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# Sources of Assistance for Agriculture

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**Alberta**  
AGRICULTURE  
Farm Business  
Management Branch



Copies of this publication may be obtained from:

Print Media Branch

**Alberta Agriculture**


7000 - 113 Street

Edmonton, Alberta T6H 5T6

OR

Alberta Agriculture's district offices

1989 11 15M



# Sources of Assistance for Agriculture







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# Foreword

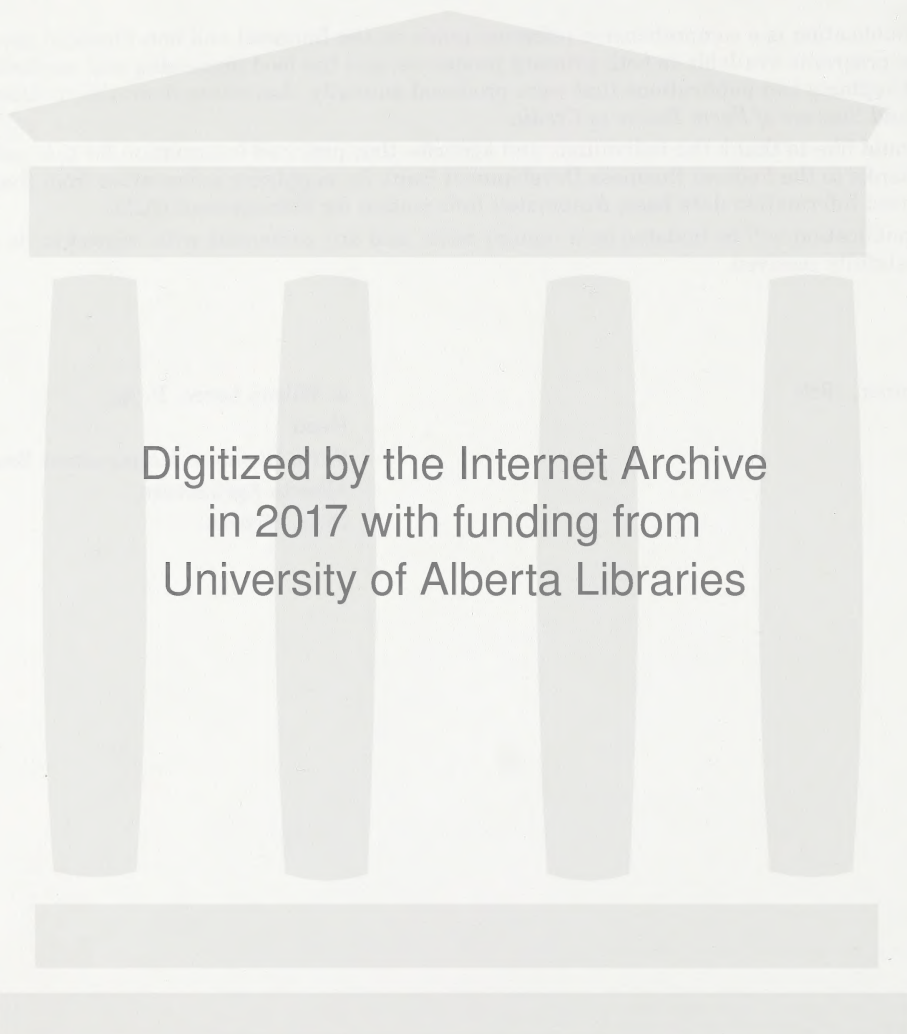
This publication is a comprehensive reference guide on the financial and non-financial government assistance programs available to both primary producers, and the food processing and marketing sectors. It replaces two publications that were produced annually, *Assistance Available to Alberta Farmers* and *Sources of Farm Business Credit*.

We would like to thank the individuals and agencies that provided information for this publication. Special thanks to the Federal Business Development Bank for supplying information from their computerized information data base, Automated Information for Management (AIM).

This publication will be updated on a regular basis, and any comments with respect to its content will be gratefully received.

November, 1989

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Farm Business Management Branch  
Alberta Agriculture  
Olds, Alberta



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# Introduction

The programs and services described in this publication have been grouped under the government department or agency that administers them. The alphabetical program index at the back of the publication should be consulted to locate specific programs or services.

Every effort has been made to ensure that information on each program is correct as of September 1, 1989. For more detailed or current information, contact the department or agency administering the program.

# Alberta Agricultural Development Corporation (ADC)

As the Government of Alberta's agent responsible for agricultural financial services, ADC's mission is to foster a sustainable, profitable agrifood sector in Alberta by ensuring the availability and advancing the productive use of the financial services necessary to meet evolving needs.

To bridge the essential financial services gap between the agrifood and financial sectors, ADC's board of directors advances and implements policies which:

- assist family-owned farm businesses to develop as profitable, self-supporting enterprises
- promote value-added processing, the farm service sector and other diversification opportunities; and
- improve the long term health of the Alberta agricultural financial services sector.

## Agri-Business Loan Program

### Program Description

This program is designed to assist in the establishment and expansion of food processing, agribusiness and the farm service sector in Alberta. The establishment of these businesses will result in: increased value-added processing and diversification, the provision of necessary services to primary producers and expansion of the economic base of rural centres.

Guaranteed and direct loans are available under this program.

### Eligibility

Loans are available to applicants who:

- process, manufacture, alter or package food or feed products at both the primary and secondary processing level and whose income is primarily derived from sales to the wholesale level as opposed to retail sales.

- manufacture, package or market products used by farmers or that provide necessary services to farmers.
- can demonstrate adequate repayment ability based on projected profit and loss statements and cashflow forecasts.
- have the appropriate experience and management ability.

### Assistance

Loans are available for:

- purchasing land
- making permanent improvements
- financial restructuring
- purchasing machinery and equipment
- working capital
- other assets

Loan amounts are established according to the purpose of the loan and the business's ability to repay. Applicants are expected to contribute adequate equity.

Interest rates are subject to change as they are reviewed semi-annually. Contact an ADC commercial account manager in Camrose for current ADC rates.

Loans are amortized over periods up to 15 years. A loan may be paid out at any time without notice, bonus or penalty. Direct loans are written on a five year term.

### Contact

an ADC commercial account manager in Camrose or your nearest ADC loan officer.

## Direct Farm Loan Programs

Under these programs, the Corporation determines whether or not the loan will be made, and provides loan funds directly to the borrower. The two programs in this category are the Beginning Farmer Program and the Developing Farmer Program.



# Beginning Farmer Program

## Program Description

The Beginning Farmer Program is designed to assist qualifying individuals to develop farm production units. The primary objectives are to help young beginning and developing farmers, with basic production and financial management skills, to develop their expertise and knowledge, and to support their entrepreneurial spirit while establishing such units.

Consideration can be given to providing financing to individuals not having an owned land base during the initial development stages of the farm operation.

## Eligibility

Loans are available to applicants who:

- live in Alberta and have lived here for a continuous period of at least one year during the three years immediately preceding the date of application
- have not previously operated a viable farm with an owned land base
- have not previously received a beginning farmer loan, or has remaining eligibility under the Staged Option
- can demonstrate that full-time farming, as defined by ADC, will become their occupation during the development period of the farm
- can demonstrate basic production and financial management skills adequate for the proposed loan
- have an investment to a minimum level of 20 per cent of the proforma assets. The equity must be in the form of cash or net worth in productive assets.

## Assistance

Loans are available for:

- purchasing land
- making permanent improvements
- purchasing mobile homes
- purchasing breeding stock
- purchasing milk quota
- purchasing equipment or machinery
- first-year startup costs
- financial restructuring
- refinancing operating capital only when repayment from other sources of financing is not possible.

Applicants may choose to gradually develop the farm unit. Loans may be drawn down over a period of 10 years. Each loan must meet the lending criteria in effect at the time of application.

Intent to establish a viable farm unit must be demonstrated, including a development plan showing how this will be achieved.

The minimum loan amount is \$10,000. The total of the loan per family farm unit may not exceed the lesser of \$200,000 or the amount required to complete the development of a viable farm unit. For companies or partnerships, this amount will not exceed \$600,000 based on \$200,000 per active farm family.

The combined total of direct loans from ADC and the Alberta Farm Credit Stability Program may not exceed \$250,000 per farm family or \$750,000 per company or partnership.

Interest rates are fixed for the life of the loan. The rate at which they are fixed is reviewed semi-annually. Contact your nearest ADC loan officer for current rates.

Borrowers who meet certain qualifications are eligible to receive incentives during the first five years of the loan. The incentive is calculated on the basis of 3/9 of the interest due, and is credited to the account on loan payment dates.

A production plan must accompany every application and applicants will be required to supply information as requested by ADC.

Loans may be amortized for periods of up to 20 years.

A loan may be paid out at any time without notice, bonus or penalty.

## Contact

nearest ADC loan officer for more information and to apply for a loan.

# Developing Farmer Program

## Program Description

The Developing Farmer Program is designed to assist qualifying individuals to maintain or further the development of viable farm production units.

## Eligibility

Loans are available to applicants who:

- are acquiring or already own land or are currently or will be leasing Crownland which will lead to title
- are living in Alberta and have lived here for a continuous period of at least one year

during the three years immediately preceding the date of application

- have proforma assets (defined as the assets owned after completion of the loan program) of less than \$500,000. Net worth after the loan program cannot exceed \$250,000
- makes a commitment to full-time farming as defined by ADC
- show that alternate financing is not available or is not available at reasonable rates.

## Assistance

Loans are available for:

- purchasing land
- making permanent improvements
- purchasing mobile homes
- financial restructuring
- debt consolidation
- purchasing shares in a farm company or making a shareholder's loan to a farm company
- purchasing irrigation equipment.

The maximum loan amount per farm family unit is \$200,000. For companies and partnerships, this amount will not exceed \$600,000 based on \$200,000 per active farm family.

The combined total of direct loans from ADC and the Alberta Farm Credit Stability Program may not exceed \$250,000 per farm family or \$750,000 per company or partnership.

Interest rates are fixed for the life of the loan. The rate at which they are fixed is reviewed semi-annually.

Loans may be amortized for periods up to 30 years.

A production plan must accompany every application.

## Contact

nearest ADC loan officer for more information and to apply for a loan.

## Farm Loan Guarantee Programs

There are three major programs in this category:

- Specific Guarantee Program
- Alberta Farm Development Loan (AFDL) Program
- Farm Development Guarantee Program

Under the Specific Guarantee Program, ADC determines whether or not the loan will be made, and the borrower finds another lender who will advance loan payments. Under the other two programs in this category, the lender determines whether or not the loan will be made, as well as advancing loan funds.

Under the Specific Guarantee Program and the Alberta Farm Development Loan Program, there are three incentive programs:

- Range and Soil Improvement Program
- Sheep Producer's Incentive Program
- Vegetable and Potato Storage Program

## Specific Guarantee Program

### Eligibility

Eligible applicants are those who cannot secure financing from the lender of their choice.

### Assistance

Loans may be used for purchasing agricultural assets, providing operating capital and debt consolidation.

There is no maximum loan amount that can be guaranteed.

Interest rates, repayment options and security requirements vary. For specific details contact your nearest ADC loan officer.

## Alberta Farm Development Loan (AFDL) Program

### Eligibility

Anyone who is or intends to be a primary producer of agricultural products in Alberta is eligible.

### Assistance

Funds may be used for:

- purchasing farm land
- operating capital
- constructing, altering, repairing or extending buildings on farm land owned or being purchased by the borrower, including the purchasing of mobile homes or other homes
- making permanent improvements designed to increase the productive value of farmlands which are owned or being purchased by the borrower



- purchasing trucks, agricultural implements, and farm machinery and equipment
- purchasing livestock, and/or permitting an owner of existing heifers to retain them for breeding
- purchasing milk quota
- major repairs or overhauls, costing not less than \$1,000, of farm trucks and agricultural implements and equipment
- refinancing the principal balance outstanding on interest-free loans granted by manufacturers for the purchase of agricultural implements and equipment, where the interest free period has not expired
- consolidating farm-related trade accounts payable.

Loans up to a total of \$100,000 may be made to an individual, partnership or company.

Interest rates, repayment options and security requirements vary. For specific details contact your nearest ADC loan officer.

Apply directly to the lender of your choice.

## **Special Incentive Programs under the Specific Guarantee Program and Alberta Farm Development Loan (AFDL) Program**

The following descriptions of the three Special Incentive Programs specify what purpose a loan must have in order to be eligible for an incentive. For more information on the nature and the amount of the incentives available, and to determine if your project qualifies, contact your nearest ADC loan officer.

### **Range and Soil Improvement Program**

Purpose of loans eligible for incentives:

- brushing and/or breaking
- seeding pasture and hay lands to suitable tame species
- purchase and application of agricultural lime or marl
- deep ploughing of solonchic soils
- brush control
- fence construction
- trails to improve animal access
- drainage

- land levelling to facilitate irrigation
- that portion of dugout construction/rehabilitation, dams, water well drilling not covered by other government programs.

For each individual farm or ranch a maximum loan of \$10,000 is eligible for an incentive. For a partnership or corporation the maximum is \$20,000.

### **Sheep Producers' Incentive Program**

Purpose of loans eligible for incentives:

- purchasing or modification of specialized equipment required for sheep production
- construction, alteration or repair of buildings used in sheep production including feedlot facilities
- construction, alteration or repair of fences and corrals
- purchase of breeding stock
- other purposes approved by ADC

Maximum loan eligible for incentive is \$40,000.

### **Vegetable and Potato Storage Program**

Purpose of loans eligible for incentive:

- constructing new potato and vegetable storage facilities
- modification or improvement of existing storage facilities
- improvement of production handling capabilities
- other purposes approved by ADC

Maximum loan eligible for incentive is \$100,000.

### **Farm Development Guarantee Program**

#### **Eligibility**

Loans are available to applicants who:

- are or intend to be primary producers of agricultural products in Alberta and who are not able to obtain operating capital from other sources
- have a net worth less than \$500,000 and less than 50 per cent of the value of assets owned

- demonstrate that adequate arrangements to retire outstanding liabilities are in place considering all sources of income
- project a break-even or better income position during the term of the loan
- provides the information required by the lender
- agree to carry and assign to the lender hail and/or crop insurance
- agree to accept counselling if required by the lender.

## Assistance

Loans may be made for:

- providing operating capital for the current year
- consolidating trade accounts payable
- refinancing the balance outstanding on a loan for which there already exists a Farm Development Guarantee issued by ADC for the benefit of a specific borrower
- providing living expenses.

Loans up to a total of \$100,000 may be made to an individual, partnership or corporation, in addition to any loans outstanding under other government guaranteed programs.

For details on interest rates, repayment options and security requirements contact your nearest ADC loan officer.

Loans may be made up to and including February 28, 1990 during which time the lender can make revision to the term of all or part of the loan. Maximum loan term is one year, with no renewal option for loans made between March 1, 1989 and February 28, 1990. All loans in existence at February 28, 1989 have the option of being extended to February 28, 1990.

Apply to the participating lender of your choice.

## Disaster Assistance Loan Program

### Program Description

The intent of the Disaster Assistance Loan program is to assist primary producers who have suffered an agricultural disaster, in maintaining or regaining reasonable viability.

An agricultural disaster is defined as, "an occurrence to a farm operation that is beyond the control of management and that jeopardizes the viability of the farming operation."

## Eligibility

Funds are available to:

- repair or replace buildings or other permanent improvements
- replace livestock
- consolidate debts resulting from the financial loss associated with an agricultural disaster
- provide interim financing until compensation for losses associated with an agricultural disaster are received from an insurance company, or a third party that may be legally responsible for a portion of the loss. A condition of the loan requires that any compensation received will be used to repay the loan
- assist in situations considered by ADC to be directly related to an agricultural disaster

As a rule, the program does not cover:

- losses due to market collapse
- losses which can be covered by crop insurance
- crop losses due to weather conditions
- financial distress resulting from the breakup of a partnership or marital union
- losses for which farmers customarily purchase insurance.

## Assistance

Assistance offered through guaranteed loans will not be limited to any amount. Direct loans may be made to a maximum of \$200,000. Loans already outstanding to ADC will not affect the loan limit.

Funding under this program will be over the length of time necessary to regain or maintain reasonable viability, not necessarily to the maximum period available under other ADC programs.

A loan may be paid out at any time without penalty.

Applications are assessed on need and ADC acts as a lender of last resort.

## Contact

nearest ADC loans officer



# Alberta Agriculture

This department co-ordinates many of the services and programs listed in this publication. They also offer a variety of additional services through provincial specialists, and regional and district offices.

## **Field Services Division Regional Offices:**

### **Region I (Southern) – Lethbridge**

Alberta Agriculture Regional Office  
Agricultural Centre  
Jail Road,  
Lethbridge, Alberta  
T1J 4C7  
Phone: 381-5131

### **Region II (South Central) – Airdrie**

Alberta Agriculture Regional Office  
Agriculture Centre  
Bag Service #1  
Airdrie, Alberta  
T0M 0B0  
Phone: 948-8511

### **Region III (North Central) – Red Deer**

Alberta Agriculture Regional Office  
Provincial Building  
3rd floor, 4920 - 51 Street  
Red Deer, Alberta  
T4N 6K8  
340-5376

### **Region IV (Northeast) – Vermilion**

Alberta Agriculture Regional Office  
Provincial Building  
Box 330  
Vermilion, Alberta  
T0B 4M0  
Phone: 853-8109

### **Region V (Northwest) – Barrhead**

Alberta Agriculture Regional Office  
Provincial Building  
Box 1540  
Barrhead, Alberta  
T0G 0E0  
Phone: 674-8258

### **Region VI (Peace) – Fairview**

Alberta Agriculture Regional Office  
Provincial Building  
Box 7777  
Fairview, Alberta  
T0H 1L0  
Phone: 835-2291

## **Field Services Division District Offices:**

There are district offices located in major centres throughout Alberta. Consult your local telephone directory to find the office nearest you.

# Agricultural Lime Freight Assistance Program

## Program Description

The program is designed to provide financial assistance for the use of lime and marl on acid soils.

## Eligibility

Producers with soils having an original soil pH of 6.0 or less as shown by a lime requirement test.

## Assistance

**Agricultural Lime** – Alberta Agriculture will pay 80 per cent of the freight costs over \$5.50 per tonne from the quarry to the farm. Maximum freight rates have been established and are revised as required.

**Marl** – Financial assistance for marl is \$3.00 per cubic metre plus \$0.045 per cubic metre per kilometre for transportation from the quarry to farm. The transportation assistance is limited to a maximum of \$9.00 per cubic metre. The equivalent neutralizing value of the marl must be at least 60 per cent on a dry weight basis.

Assistance is limited to \$8,000 per applicant within one fiscal year, April 1 to March 31.

## Contact

local Alberta Agriculture district office  
or  
Alberta Agriculture Soils Branch  
250 J.G. O'Donoghue Building  
7000 - 113 Street  
Edmonton, Alberta  
T6H 5T6  
Phone: 427-2530

# Agricultural Service Boards

## Program Description

Under the Agriculture Service Board Act, local service boards within rural municipalities carry out projects and programs related to both provincial and local agricultural priorities. The boards also assist farmers in meeting the requirements of provincial acts and provide the personnel and funds to enforce the Act.

## Eligibility

Any rural municipality may apply for these grants through their agricultural service boards.

## Assistance

Some eligible projects include:

- providing specialized equipment such as portable scales, pumping equipment, grass seeders and sprayers
- weed control programs
- soil erosion prevention and soil reclamation programs
- on-farm water management programs
- shelterbelt and horticultural beautification programs
- extension and demonstration programs
- livestock improvement and protection programs.

Boards may apply for provincial grants through Alberta Agriculture. The grant amount allocated may be used to cover up to 60 per cent of the cost of executing approved programs. All remaining costs are assumed by the municipality and/or farmer.

## Contact

local agricultural service board

# Agri-Food and Processing Development Assistance Program

The information on assistance levels and contacts for all the programs in this section see the entries under Farmers' Market Assistance Program.

## Program Description

The following activities are eligible for assistance.

**Increasing technology awareness** – assistance provided for out-of-province travel expenses to evaluate new technology not available in Alberta that is related to a specific company project.

**Produce/process development** – covers direct expenses related to research and development of products or processes new to the applicant.

**Promotional materials** – assistance provided to Alberta agri-food companies to develop promotional materials for marketing their products.



**Packaging materials** – assistance provided to Alberta agri-food companies in the development or modification of their packing and/or labelling.

**Management or marketing education** – support is available on a 50:50 cost shared basis for marketing or management education programs.

**Feasibility studies** – assistance provided on a 50:50 cost-shared basis for feasibility studies.

**Developmental activities** – assistance provided to organizations or companies for activities aimed at industry development and strengthening of marketing capability.

## Commodity Development Assistance Program

### Program Description

Grants are available to assist associations in developing and promoting a commodity, industry or breed. Applicants must demonstrate that the requested funding will be used to promote the long-term growth and viability of a commodity, industry or breed organization on a province-wide basis. Funds may be used for:

- initial start up
- development projects
- support in attracting and hosting national and international shows and congresses.

## Farmers' Market Assistance Program

### Program Description

Financial assistance may be available to individuals or organizations which meet the requirements specified in the Farmers' Market Guidelines. These funds are to assist with the development and advertising of farmers' markets as viable outlets for direct sale of producer goods and commodities.

### Assistance

Travel expenses assistance is based on 50 per cent economy return air fare and per diems of \$100 in Canada and \$125 outside Canada to a normal maximum of five days.

Maximum government share of consulting fees and expenses normally allowed under the programs is \$250/day.

Grants are made on a 50:50 cost-shared basis with the applicant, up to a normal maximum of

\$15,000 being granted to any one company or individual in any one government fiscal year.

### Contact

Agri-Food and Processing Development Branch  
Alberta Agriculture  
3rd Floor, J. G. O'Donoghue Building  
7000 - 113 Street  
Edmonton, Alberta  
T6H 5T6  
Phone: 427-7325

## Alberta 4-H Program

### Program Description

Local clubs are organized to provide rural youths with informal technical training and opportunities for self-development. Club members have a variety of technical projects to choose from and are encouraged to enhance their interpersonal and leadership skills through public speaking programs, workshops, seminars, camps and various other development activities.

### Contact

local Alberta Agriculture district office  
or  
4-H Branch  
J.G. O'Donoghue Building  
7000 - 113 Street  
Edmonton, Alberta  
T6H 5T6  
Phone: 427-2541

## Alberta Crow Benefit Offset Program

### Program Description

This program offsets the distortion in Alberta feed grain prices which results from the current method of payment of the federal Crow Benefit directly to the railways.

This program is funded to March 31, 1990.

### Eligibility

All livestock producers are eligible. The program has two parts and livestock producers can apply for one or both parts.

### Assistance

**Certificate Option** – this option is for livestock producers who are net purchasers of feed grain that is consumed as livestock feed within the province.

If more grain is fed than produced, producers can register with Alberta Agriculture and will be issued certificates which can be used as partial payment when purchasing feed grain. These certificates can be exchanged by feed grain producers at Alberta Agriculture district offices for a cheque based on \$10.00 per tonne. Feed grain producers may also receive certificates when they sell to grain merchants.

**Farm Fed Option** – the farm fed option is for livestock producers who both produce and use their grain for feed.

These producers can register with Alberta Agriculture, get approval for maximum tonnage and claim \$10.00 for each tonne of grain fed, up to this maximum.

**Note:** Those livestock producers who use both farm-grown and purchased feed grain can register under both options.

## Contact

local Alberta Agriculture district office  
or  
Program Administrator  
Alberta Crow Benefit Offset Program  
Park Square, 11th Floor  
10001 Bellamy Hill  
Edmonton, Alberta  
T5J 3B6  
Phone: 422-0015

# Alberta Farm Credit Stability Program

## Program Description

To provide long-term 9 per cent fixed-rate financing to Alberta farmers and ranchers in order to reduce and stabilize the cost of borrowed capital.

Under the terms of the program, up to \$250,000 per farm family may be borrowed for the term of 10 years to a maximum of 20 years. The rate of interest is fixed at an annual rate of 9 per cent. Partnerships and corporations are eligible for up to \$750,000 depending on the number of qualifying farm families.

Payments will be made over the life of the loan consisting of either a blend of principal and interest or equal annual payments of principal plus interest calculated on the declining balance. Loans may be prepaid at any time without penalty.

The loan must be used to enhance or maintain income in a farming operation that has a

reasonable expectation of profit and long-term viability. There are no restrictions on the levels of assets and net worth.

Loans may be used to refinance existing debt that was incurred on or before August 5, 1986 relative to the farming operations. A loan up to 80 per cent of the purchase price or cost may also be used for acquiring or improving land; purchasing, constructing, or improving farm buildings, fixed machinery or equipment; purchasing farm implements; acquiring livestock for breeding purposes; purchasing dairy quota or other quota as allowed under the Marketing of Agricultural Products Act. If a farm family incurred debt after August 5, 1986 outside the program specific to these acquisitions, such debt may be refinanced based on the existing balance or 80 per cent of the purchase price, whichever is less.

## Eligibility

Individuals, partnerships, or corporations who, after the loan is in place, are primary producers of agricultural products, lease or own land in Alberta, and are actively and directly carrying on a farm business with a reasonable expectation of profit. If a partnership or corporation, the partners or shareholders holding at least 2/3 of the votes in all classes of shares and the rights to at least 2/3 of the net assets on dissolution must meet the individual eligibility criteria.

Under the program, the farm family means the applicant, the applicant's spouse and dependents under the age of 18.

Applicants must be Canadian citizens or landed immigrants living in Alberta.

## Apply To

Applications will be taken by participating banks, credit unions, and Treasury Branches. These institutions will assess the applications made and administer the loans under the program.

## Contact

any local branch of a participating bank, credit union or Treasury Branch

or  
Alberta Agriculture  
Central Program Support  
306, J. G. O'Donoghue Building  
7000 - 113 Street  
Edmonton, Alberta  
T6H 4N7  
Phone: 422-9167 or 1-800-232-9479 toll free



# Alberta Farm Fertilizer Price Protection Plan

## Program Description

Alberta farmers purchase \$300 million of fertilizer annually, representing nearly 30 per cent of the cash input costs incurred in crop production. This program provides a rebate to Alberta farmers to help reduce the cost of fertilizer.

## Eligibility

To be eligible, the fertilizer must be purchased (from a recognized dealer or agent), delivered, and paid for and used on farm land in Alberta between August 1, 1984 and July 31, 1990. Payment is based on \$50/tonne of actual nitrogen and \$25/tonne of actual phosphate contained in fertilizer grades.

Application deadline is January 31, 1991.

Individuals, proprietorships, corporations, recognized or unrecognized partnerships and other organizations such as Indian reserves, Metis associations and Hutterite colonies are eligible.

## Assistance

Application forms may be acquired at your local Alberta Agriculture district office.

## Contact

local Alberta Agriculture district office

or

Central Program Support  
Alberta Agriculture  
9th floor, Park Square  
10001 Bellamy Hill  
Edmonton, Alberta  
T5J 3B6

Phone: 422-5672 or 1-800-642-3873 toll free

# Alberta Farm Implement Act Administration

## Program Description

The Farm Implement Act Administration is set up to administer the Farm Implement Act and assist farmers in: settling warranty complaints, mediating other disputes arising over farm machinery, expediting emergency repair parts orders and procuring obsolete parts.

## Contact

F.I.A.A. Inspector  
Rm 201 J.G. O'Donoghue Building

7000 - 113 St.  
Edmonton, Alberta  
T6H 5T6  
Phone: 427-2188

F.I.A.A. Inspector  
Box 250  
Olds, Alberta  
T0M 1P0  
Phone: 556-4223

# Alberta Private Irrigation Development Assistance Program

## Program Description

This program provides financial assistance to agricultural producers across Alberta to develop individual irrigation projects from water sources outside the works of the organized irrigation districts. It helps defray the producer's costs associated with the construction of the capital works necessary to divert and convey water from an available source to their land for irrigation purposes.

Funding became available April 1, 1989, and the program is scheduled to operate for three years with an additional two years allowed to complete projects.

## Eligibility

The program is available to individuals or groups of bonafide Alberta farmers and ranchers. Under the program, partnerships, corporate farms and farming colonies are considered single farm units.

## Assistance

All projects must receive preconstruction approval from Alberta Agriculture's Irrigation Branch. Only the portion of the water delivery system that diverts water from its source and conveys it to the edge of the irrigated field is eligible for funding. All approved services, materials, equipment, earth-moving permits and contracted labour are eligible for cost sharing.

The province will reimburse 50 per cent of the irrigation project development costs up to a maximum of \$100 per new irrigable acre of development or \$30,000 per licensed irrigation project, whichever is less.

## Contact

local Alberta Agriculture district office

or  
Irrigation Branch district offices  
Southern Alberta  
Phone: 381-5864  
Central and Northern Alberta  
Phone: 948-8540

or  
Alberta Agriculture Irrigation Branch  
Agriculture Centre  
Jail Road  
Lethbridge, Alberta  
T1J 4C7

## Alberta Special Crops and Horticultural Research Center

At the Alberta Special Crops and Horticultural Research Center, special plant material is being developed and propagated. The purpose of this program is to improve the selection and quality of trees and shrubs available from nurseries for planting in Alberta. Propagating material is available to nurserymen.

### Contact

Ornamental Specialist  
Alberta Special Crops and Horticultural  
Research Center  
Brooks, Alberta  
T0J 0J0  
Phone: 362-3391

## Beeyard Compensation Program

### Program Description

The program provides compensation for the loss of beehives and equipment due to bear activity.

### Eligibility

Those claiming loss must be registered beekeepers in Alberta and have at least forty hives. The beeyard must be fenced with a four-wire electrified fence.

### Assistance

Payment is paid on up to 80 per cent of the assessed loss.

### Contact

Beeyard Compensation Program

Alberta Agriculture  
9th floor, O.S. Longman Building  
6909 - 116 St.  
Edmonton, Alberta  
T6H 4P2

## Business Analysis Service

### Program Description

Staff members of the Business Analysis Branch are available, at no cost, to provide management support by way of information and assistance to developing agribusiness firms and related organizations in the areas of finance, accounting and business management.

They offer:

- counselling in financial planning and control
- input into feasibility studies and capital improvement proposals, and
- information on financial assistance programs to agribusiness clientele.

### Contact

Alberta Agriculture Business Analysis Branch  
#304, J.G. O'Donoghue Building  
7000 - 113 Street  
Edmonton, Alberta  
T6H 5T6  
Attention: Senior Business Analyst  
Phone: 427-5374

## Canada/Alberta Agriculture Processing and Marketing Sub-Agreement

### Program Description

The Canada/Alberta Sub-Agreement on Agricultural Processing and Marketing is a joint federal/provincial initiative. The objectives of the agreement are:

- to enhance the competitiveness of the existing agricultural processing industry in Alberta, and
- to encourage and facilitate new private sector investment in the agricultural processing industry. This will further processing in Alberta those agricultural, food and related products that have the potential for domestic and export growth or import replacement.

There are three programs under the Sub-Agreement:

- Development Assistance
- Feasibility Studies and
- Research Development Assistance

The contact for these programs is given at the end of this section.

## Development Assistance Program

### Program Description

This program is designed to increase value-added processing of agricultural products for domestic and export markets by encouraging investment in the establishment, expansion and modernization of eligible agricultural processing operations and commercial testing and research facilities in Alberta.

### Eligibility

The following projects are eligible for capital support:

- bakeries and meat markets in Edmonton and Calgary that produce for a wholesale market
- commercial processing or manufacturing of products of plant or animal origin
- commercial processing or manufacturing of food products of nutritional value to humans or animals
- commercial production or manufacturing of:
  - basic pharmaceutical chemicals and other components used in human and veterinary pharmaceutical products
  - medical diagnostic products, including those produced by biotechnology for ingestion by humans or animals
- commercial testing and full-time research related to processed agricultural food products and process development, including related high technology and pilot projects
- commercial processing or manufacturing of plant or animal genetic material and related products of genetic engineering; for example, semen and embryo storage and processing
- commercial manufacturing of containers, packages or labels for the agricultural processing industry
- other approved projects in the agricultural processing sector

- cereal and oilseed cleaning are not eligible unless related to a processing operation, e.g., the processing of specialty seeds (legumes, grasses)
- non-eligible projects include those processing conventional wood products, chemical fertilizers, alcohol for fuel and mobile plants.

### Assistance

The program will provide a financial contribution to eligible agricultural processors based on a percentage of the approved capital costs of each project. Each project will be subject to an economic and financial analysis of its viability and feasibility as well as its contribution to the objectives of the sub-agreement.

Because of additional costs and relative difficulty of attracting processors, a higher level of support is given to projects outside the two major cities.

**Establishment of New Projects/New Product Expansion** – assistance covers up to 35 per cent of approved capital costs for projects outside Edmonton and Calgary, and up to 25 per cent for projects in these two cities except for commercial testing and full-time research facilities which are eligible for a contribution up to 35 per cent in all areas of Alberta.

**Modernizations and Expansions** – assistance covers up to 25 per cent of approved capital costs for projects outside Edmonton and Calgary, and up to 15 per cent for projects in these two cities. Commercial testing and full-time research facilities are eligible for assistance up to 25 per cent in all areas of Alberta.

Applications must be submitted by September 30, 1990.

## Feasibility Studies Program

### Program Description

This program's objective is to enhance the productivity and competitiveness of the agricultural processing industry. Projects must conform to the objectives of the sub-agreement and demonstrate the potential to generate significant economic benefits for Canada and Alberta.

This program encourages processors to strengthen the marketing of their products in domestic and export markets, and assists them to determine the feasibility of product/process developments, project establishments, modernizations and expansions.



## Eligibility

See Development Assistance Program above.

## Assistance

Contributions of up to 50 per cent of the approved costs to a maximum of \$60,000 for each project, or as otherwise determined by the management committee, according to the incremental financial needs of each project.

**Marketing Analysis** – established or prospective commercial agricultural processing firms are assisted with the hiring of qualified consulting services to undertake plans or the assessment of alternative company marketing and distribution channels in order to expand their market potential. Studies should examine the market potential of new processed products or promising new potential markets for existing products in Alberta.

**Investment Analysis** – established or prospective commercial agricultural processing firms are given assistance with the hiring of qualified consulting and technical support to determine the feasibility of product/process developments, project establishments, modernizations and expansions in support of applications under the sub-agreement.

Applications must be submitted by September 30, 1990.

## Research And Development Assistance Program

### Program Description

This program's objective is to enhance the productivity and competitiveness of the agricultural processing industry. Projects must conform to the objectives and strategies of the sub-agreement and demonstrate the potential to generate significant economic benefits for Canada and Alberta.

This program encourages research and development into new and improved processed products and technological processes in the agricultural processing industry. It encourages private sector investment in the development of innovative products and processing techniques, thus increasing the effectiveness and efficiency of the industry in domestic and export markets.

Varying levels of capital contributions are viable in each program element. This program will complement other federal and provincial programs. There will be no duplication of assistance.

## Eligibility

See Development Assistance Program.

## Assistance

**Developing new or improved products or processes** – eligible applicants will be commercial operations undertaking specific projects for the development or design of technologically competitive products or processes. Projects must involve significant technical and financial risk and have the potential for long-term commercial viability.

Assistance will be in the form of a contribution of up to 50 per cent of the approved costs after taking into account the incremental financial needs of each project.

**Full-time commercial research and development** – eligible applicants will be established or prospective commercial research operations undertaking a new applied research program. The research must extend over at least three years, and involve the development or improvement of new or existing products or technological processes in the agricultural processing industry. Projects must involve significant technical risk and have the potential for long term commercial viability.

Assistance will be in the form of a contribution of up to 50 per cent of the approved direct wages and salaries of the researchers and scientists on the project for three years, with a maximum of \$250,000 for each project or as otherwise determined by the management committee, according to the incremental financial needs of each project.

**Pilot projects** – eligible applicants will be commercial operations undertaking a pilot project associated with the development or design of a technologically competitive marketable product or process. Projects must involve significant technical and financial risk and have the potential for long-term financial viability.

Assistance will be in the form of a contribution of up to 50 per cent of the approved direct operational costs of the pilot project for three years, with a maximum of \$250,000 for each project or as otherwise determined by the management committee, according to the incremental financial needs of the project.

## Contact

Alberta Agriculture  
Rural Development Division  
J.G. O'Donoghue Building,  
3rd Floor 7000 - 113 Street  
Edmonton, Alberta  
T6H 5T6  
Phone: (403) 427-4289

or

Western Economic Diversification Canada  
Canada Place,  
Suite 1500 9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4H7  
Phone: (403) 495-4164

## Emergency Dugout Pumping Program

### Program Description

This program provides equipment on a rental basis for the filling of farm dugouts which were not filled by runoff and precipitation.

### Eligibility

Farmers and ranchers.

### Assistance

The fees for the use of the program are \$110/day per pump and \$200/day for the first mile of pipe. Additional charges are made at the rate of \$50/day for each additional pump and \$100/day for each additional mile of pipe or portions thereof.

### Contact

local Alberta Agriculture district office.

## Exhibitors' Assistance at Royal Agriculture Winter Fair

### Program Description

To encourage exhibiting at the Royal Winter Fair in Toronto an honorarium of \$200 is provided for any grand champion and \$150 for any reserve champion prize won in the pedigree cereals, oilseeds and forage seed classes.

### Contact

Supervisor  
Field Crops Branch

Alberta Agriculture  
Bag Service 47  
Lacombe, Alberta  
T0C 1S0  
Phone: 782-4621

## Farmers' Advocate

### Program Description

The farmers' advocate is an individual with an agricultural background and experience in farming appointed by the provincial government to deal with problems and complaints of farmers. This person also communicates with farm organizations and is available for public information meetings on such subjects as surface rights, seismic activity, mineral leasing, trespass and other topics of concern. This office also acts as an appeal body for the Livestock Predator and Beeyard Compensation Programs and administers the Water Well Restoration Program all of which are described elsewhere in this publication. The farmer's advocate may assist in settling disputes involving farm equipment that are not covered by the Alberta Farm Implement Act.

### Eligibility

Any farmer or rancher who believes that he has suffered an injustice through the actions of another party and seeks a solution to the problem may place a complaint.

### Assistance

Farmers are advised to send their complaints in writing with all the details of the problem.

The advocate cannot represent the farmer in a court case but where there is a legitimate complaint can consult with all parties concerned and act to settle a dispute by acting as a mediator.

### Contact

Office of the Farmers' Advocate of Alberta  
305, 7000 - 113 Street  
J.G. O'Donoghue Building  
Edmonton, Alberta  
T6H 5T6  
Phone: 427-2433

## Farming for the Future

The purpose of this program is to enable producers to become involved in regional on-farm testing and demonstration of new farm technology. Any producer or farm organization with an innovative idea for a demonstration that could

benefit farmers in the region or the agricultural industry as a whole can apply for a grant under this program.

**Research Program** – this program is geared towards supporting projects conducted by those who have the needed academic qualifications and professional experience to run full-scale research projects.

## Contact

local Alberta Agriculture district office  
or  
Alberta Agriculture Research Division  
202, J.G. O'Donoghue Building  
7000 - 113 Street  
Edmonton, Alberta  
T6H 5T6  
Phone: 427-1956

## Farm Financial Advisory Service

### Program Description

This service is funded as part of the Canada/Alberta Farm Management Agreement.

The Farm Financial Advisory Service offers producers the opportunity to discuss their operations with practicing farmers trained in financial and farm management. The program is designed to provide a consulting service for all farmers seeking financial advice.

The program provides independent, confidential assistance to farm families in the area of financial management by:

- assisting in the preparation of statements that describe the present financial situation of the business
- helping to understand the situation
- helping to identify the problem areas
- assisting in the determination of viable alternatives which could improve profitability and cash flow
- looking at appropriate actions
- assisting in making preparations for discussing proposals with lenders.

## Contact

local Alberta Agriculture district office  
or  
Alberta Agricultural Development Corporation

## Farm Weather Line

The objective of the program is to provide Alberta farmers with telephone access to current agricultural weather forecasts. It is a joint effort between Alberta Agriculture and Environment Canada's Atmospheric Environment Service (AES).

Agricultural forecasts are prepared by AES at each of four weather offices located in Grande Prairie, Edmonton, Calgary and Lethbridge. Each weather office is responsible for preparing weather information for two to three forecast regions. The forecasts at all locations are updated daily at 5:30 a.m., 11:30 a.m., 4:30 p.m. and 9:30 p.m. Farmers are able to call the nearest weather office and obtain a recorded agricultural weather forecast for their regions.

The Farm Weather Line is in operation from approximately mid-April to mid-October.

The Alberta Agricultural Weather Summary provides data on recent past weather which is not generally available to agricultural interests from any other source. Weekly and monthly summaries provide average temperature and precipitation compared to the same time period the previous year and the long term average.

## Contact

For weather forecasts from April to October  
Peace and Northern Region – includes High Level, Peace River, Grande Prairie and Slave Lake  
Phone: 539-7654

North Central Alberta – includes St. Paul, Edmonton, Edson and Lloydminster  
Call: 468-9196

South Central Alberta – includes Red Deer, Coronation, Hanna and Calgary  
Phone: 295-1003

Southern Alberta – includes Medicine Hat and Lethbridge  
Phone: 328-7246

To obtain copies of the Weather Summary contact:

Agricultural Weather Resource Specialist  
Conservation and Development Branch  
Alberta Agriculture  
206 - 7000 113 Street  
Edmonton, Alberta  
T6H 5T6  
Phone: (403) 422-4385



For more information on weather problems write:  
Environment Canada  
Atmospheric Environment  
Service Twin Atria Building  
2 Floor, 4999 - 98 Avenue  
Edmonton, Alberta  
T6B 2X3

## Feed Testing Service

### Program Description

Services provided include analyzing of farm grown feedstuffs and crops for primary producers, recommending ration requirements and help with crop production problems.

### Contact

Soil and Feed Testing Laboratory  
Alberta Agriculture  
6909 - 116 Street  
Edmonton, Alberta  
T6H 4P2  
Phone: 436-9150

## Feeder Associations Guarantee Act

### Program Description

The main purpose of the Feeder Associations Guarantee Act is to provide farmers with an alternative method of financing cattle for growing and finishing purposes. The program offers many farmers the opportunity to diversify their farm operation which in turn assists in diversifying Alberta's agricultural economy.

### Eligibility

All members of local feeder associations are eligible for financing under this act.

### Assistance

New feeder association members can have up to \$30,000 worth of livestock purchased by the association on their behalf. After one year, members may receive financing for up to \$75,000 worth of livestock subject to approval by their local board. Prior to receiving livestock, members must provide the association with a security deposit of 5 per cent of the value of their purchase.

Although members make all their own decisions and arrangements relative to livestock purchases and related matters, the local association retains legal ownership of cattle purchased under this program.

## Contact

Head

Feeder Associations  
Alberta Agriculture  
#205 2003 McKnight Blvd. N.E.  
Calgary, Alberta  
T2E 6L2  
Phone: 297-5662

## Food Laboratory Service

### Program Description

The Food Laboratory Service provides analysis and advice to all sectors of the Alberta food industry, food exporters and various government agencies concerned with food production, processing, quality, safety, nutritional values, inspection, transportation, exports and retail trade.

Analytical assistance is provided through their Edmonton laboratory in the following areas:

**Food chemistry** – conducts various food compositional analyses (including nutritional components for labelling purposes), vitamins, additives, amino acids, pesticide, herbicide and PCB residues, heavy metals, and other micro elements.

**Food microbiology** – carries out various procedures to determine number and types of microorganisms (including pathogens) that may be present in foods, food ingredients, processing equipment or packaging materials. Tests for the presence of antibiotic residues are also conducted.

**Central milk testing laboratory** – analyzes milk samples from all dairy producers in Alberta and payments are made to producers on the basis of these results. This laboratory also conducts tests related to Alberta's Dairy Herd Improvement Program.

### Cost

Minimal charges are effective on samples submitted by food processors, producers, exporters, retailers or other parties involved in the food business.

### Contact

Food Laboratory Services Alberta Agriculture  
5th Floor, O. S. Longman Building  
6909 - 116 Street  
Edmonton, Alberta  
T5H 4P2  
Attention: Dr. Vincent W. Kadis, Director  
Phone: 436-9450 FAX: 436-9454

# Food Processing Development Centre

## Program Description

The Food Processing Development Centre of Alberta Agriculture aims to increase the capability of Alberta's food processors to meet the needs of the marketplace through the application of new technology and the development of new products and processes.

The Centre provides a pilot plant area consisting of four separate areas – meat, wet process, dry process and fine particulate. Pilot plant equipment can provide simulation of industrial production to assess and evaluate product or process performance. Processing problems or deviations in product quality may be identified and corrective measures instituted.

## Eligibility

The pilot plant is available to food processors, industrial or commodity groups, university researchers, federal or provincial agricultural personnel as well as equipment, ingredient or packaging suppliers who wish to demonstrate their products.

## Contact

Food Processing Development Centre  
Alberta Agriculture  
6309 - 45 Street  
P.O. Box 3476  
Leduc, Alberta  
T9E 6M2  
Phone: 986-4793 FAX: 986-5138

## Laboratory Product Development Service

### Assistance

The centre provides product development laboratories containing extensive equipment and facilities for new or improved product formulation, ingredient assessment, physical property evaluation, shelf-life and product stability testing, packaging systems evaluation, and chemical and microbiological analysis. Laboratory services may involve preliminary concept and prototype development and evaluation prior to pilot plant or commercial scale-up.

This section has a test kitchen which can simulate consumer or institutional food preparation methods. A sensory evaluation laboratory is

devoted to taste panels for flavour, colour and texture analysis.

## Cost

Extended time, equipment or material usage will be billed to clients. Clients may be encouraged to provide their own staff for extended or complex projects. Results remain the property of the client and are kept confidential.

## Contact

see Food Processing Development Centre above

## Pilot Plant Process Development Service

### Assistance

Eligible user groups have access to available equipment, selected on the basis of unit operations. For example, heat transfer; forming; size reduction; solid:solid, liquid:liquid and solid:liquid separation; thermal and membrane concentration; mixing and packaging can be integrated into process lines. Dedicated equipment such as batter/breeder, fryer and spiral freezers are maintained as fixed continuous process lines. The centre's meat processing area is operated under federal meat inspection regulations and meets all the requirements for the reshipment of products continuing meat ingredients.

Results remain the property of the client and are kept confidential.

Use of the Centre's equipment and facilities are provided on a contractual fee for service basis.

## Contact

see Food Processing Development Centre above

## Technical and Information Services

### Assistance

**Information service** – The centre provides an information service that assists in the acquisition, interpretation and adaptation of scientific or technical literature to resolve specific technical problems. Also available is an advisory service to meet regulatory requirements in formulation, processing, labelling, and packaging. The information centre maintains current food industry trade journals, reference books, ingredient and equipment listings and is augmented by a

computerized information retrieval database system for servicing client requests.

**Technical service** – Technical assistance can be provided at a processor's facility for trouble shooting, quality assessment, product development, plant start-up, and process and equipment modifications.

## **Cost**

Some basic or initial services are provided free of charge. Extended time, equipment or material usage will be billed to clients on a cost-recoverable basis. Results remain the property of the client and are kept confidential.

## **Contact**

see Food Processing Development Centre above

# **Green Certificate Program**

## **Program Description**

This program provides a new way for career-minded individuals to learn production and management skills required for today's modern farm operations. The majority of the funding comes from Alberta Agriculture and Career Development and Employment.

The program's goal is to train individuals to competently fill key roles in the farming industry. It emphasizes the development of technical and managerial skills in those desiring to enter or continue a career in farming as a general farm technician or herdsman/production manager or farm business manager/farmer.

The trainee receives most of his/her training through apprenticeship under a competent trainer-farmer who is responsible for the major assessment of the trainee's proficiency in farming skills.

## **Eligibility**

Training farms are approved on the basis of the training capabilities of the operator and the facilities and enterprise experience that they can provide for the trainee. The farmer applicants must have successfully managed their present operation for 4 to 5 years minimum and may not train members of their immediate family.

## **Assistance**

A financial payment will be provided to the trainer at the completion of each month's satisfactory training.

Each trainee will be eligible for up to 24 months of financial support during which time a Level I and a Level II certificate will be achieved in most cases. Trainees attending colleges may be eligible to receive Alberta Vocational Training Program assistance available through the regional farm training specialist.

The employment of trainees under this program must not eliminate, amend or effect the job security of any individual presently employed on a farm.

## **Contact**

farm training specialists at Lethbridge, Vermilion or Barrhead regional offices

or

Supervisor Green Certificate Program  
Agriculture Education Branch

J.G. O'Donoghue Building

7000 – 113 Street

Edmonton, Alberta

T6H 5T6

Phone: 427-2173

# **Greenhouse Industry Assistance Program**

## **Program Description**

The Greenhouse Industry Assistance Program is designed to help producers with the adoption of new technology, the upgrading of production systems and crop diversification.

## **Eligibility**

To be eligible for assistance, a producer must have a minimum of 6,000 square feet of space producing greenhouse crops for at least six months of the year. Assistance is available to both new and existing greenhouse producers.

Projects will be reviewed and recommended for approval by a departmental committee.

The program will run until March 31, 1993.

## **Assistance**

This program will provide grants to producers who purchase, develop or manufacture and install technical innovation in new and existing structures. These innovations may be in the form of equipment, structural or operational components.

Examples of eligible projects include:

- environmental and irrigation control computer systems
- supplementary lighting



- crop shading and cooling systems
- energy saving curtains
- crop diversification initiatives
- specific production improvement modifications.

Funding will be based on half the total cost of eligible projects, to a maximum of \$1.00 per square foot of production space to an overall maximum of \$40,000 per operation for the life of the program.

## Contact

Alberta Special Crops and Horticultural Centre  
Bag Service 200  
Brooks, Alberta  
T0J 0J0  
Phone: 362-3391

or

Alberta Tree Nursery and Horticulture Centre  
R.R. #6  
Edmonton, Alberta  
T5b 4K3  
Phone: 472-6043

## Home Study Courses

### Program Description

The home study section of Alberta Agriculture offers a variety of agriculture-related courses for study and use at home. Home study courses are also offered by Olds College and Lakeland College.

## Contact

local Alberta Agriculture district office

or

Home Study  
Agriculture Education Branch  
2nd Floor J.G. O'Donoghue Building  
7000 - 113 Street  
Edmonton, Alberta  
T6H 5T6

or

Home Study Office  
Olds College  
Olds, Alberta  
T0M 1P0  
556-4622

or

Home Study Division  
Lakeland College  
Vermilion, Alberta  
T0B 4M0  
853-8444

## Livestock Predator Compensation Program

### Program Description

This program compensates producers for loss of cattle, swine, sheep, goats and poultry to predators.

### Assistance

Payment is based on up to 80 per cent of the slaughter value or commercial market value of animals at time of loss. Predator kill must be verified by a public official. There is also partial payment on probable losses and missing animals associated with confirmed losses.

## Contact

Livestock Predator Compensation Program  
Alberta Agriculture  
9th floor, O.S. Longman Bldg.  
6909 - 116 St.  
Edmonton, Alberta  
T6H 4P2

## Livestock Regulatory Services

### Program Description

Services include registration, renewal and transfer of cattle and horse brands, maintaining and providing information from brand inspection records as well as providing information. This office is also responsible for licensing livestock dealers, agents and stockyards to protect livestock producers from unscrupulous trade practices. They maintain and coordinate current information on all missing and stolen livestock.

## Contact

Co-ordinator  
Regulatory Services  
Alberta Agriculture  
4809 - 48 Street  
Stettler, Alberta  
T0C 2L0  
Phone: 742-7570

# Market Development Program

## Program Description

The Market Development Program provides information, advice and financial assistance in the form of grants in order to encourage the development of markets for Alberta's agricultural commodities, processed products, and technical services, both locally and in world markets.

## Eligibility

Any Alberta-based society, person, co-operative or organization involved in agricultural production, processing, marketing or consulting may apply for assistance under this program. The product or service must include substantial Alberta content.

Individuals or groups should:

- have the ability or demonstrate potential for competitive market performance in domestic or foreign markets
- demonstrate satisfactory financial and management strengths
- be prepared to accept monitoring or follow-up on the project
- provide a detailed marketing plan.

For financial assistance on out-of-Canada projects, application must first be made under the Canada Program for Export Market Development (PEMD).

## Assistance

Total assistance will relate to potential sales as well as current sales levels.

Appropriate receipts must be provided for travel costs. Applications should be submitted four to six weeks in advance.

Financial assistance is available to partially offset the cost of developing sales. Grants are provided to support a portion of expenses for exhibitions and trade fairs, buying and sales missions, market and feasibility studies, and other market development activities.

## Contact

Market Development  
Alberta Agriculture  
7000 - 113 Street  
Edmonton, Alberta  
T6H 5T6  
Phone: 422-6317 FAX: 422-6317  
Attention: Executive Director

# National Tripartite Price Stabilization Program

## Program Description

The National Tripartite Price Stabilization Programs (NTSP) are established by federal/provincial agreements. NTSP programs are commodity specific and have been implemented for the purpose of stabilizing market returns to producers to help offset risks associated with income fluctuations resulting from cyclical changes to cost of production and/or market prices.

NTSP programs are designed to run for a period of ten years. The programs are based on the following principles:

- All producers enrolled in a program shall receive the same level of support per unit of marketed production.
- Premiums will be shared by the government of Canada, the governments of participating provinces and participating producers.
- Producer participation is voluntary.
- The programs are designed to be financially sound (the premiums of government and producers plus interest should equal total payment over time).
- The premiums should operate at a level that limits losses but does not stimulate production.
- A comparable level of support will be provided in all tripartite stabilization commodity plans.

## Eligibility

A producer must be a Canadian citizen or permanent resident of Canada. A partnership, corporation or cooperative or other organization can enroll if 50 per cent or more of its partners, members or shareholders are Canadian citizens or permanent residents of Canada and hold 50 per cent or more of the beneficial ownership. The producer must enroll in the province where income taxes from the production are payable.

## Summary of Plans

**Cow-Calf** – the basis of support for the cow-calf stabilization plan is 85 per cent of the indexed moving average price for weaned calves in the fall, defined as the national average market price in the preceding ten years indexed for inflation. To enter the plan producers must enroll by April 1 of each year.

**Slaughter Cattle/Feeder Cattle** – A producer may enroll in a slaughter cattle plan, the feeder cattle plan or in a combined slaughter cattle, feeder cattle option. The basis of support for each of these commodities is a guaranteed margin approach which includes cash costs for each month plus 85 per cent of the margin for the same month in the preceding five years. Producers wishing to enroll in the slaughter cattle and/or feeder cattle plans must do so 30 days prior to the start of a quarter with each quarter commencing January, April, July and October.

**Hogs:** The basis of support for the hog stabilization plan is cash costs for the quarter plus 95 per cent of the margin for the same quarter in the preceding five years (GM 95). Producers may enter the plan by enrolling 30 days prior to the start of any quarter.

**Lambs:** The lamb plan support formula is 95 per cent of the indexed moving average price. Two options are available under the lamb plan: a quarterly based home raised lamb production option and an ewe flock option. Producers wishing to enroll must do so prior to March 1 of each year.

**Sugar Beets:** The basis of support for the sugar beet plan is 75 per cent of the current cash cost of production plus 20 per cent of the indexed moving average price received for sugar beets in the preceding 15 years. Producers wishing to enroll in any year must do so prior to August 31 of that year.

**Beans:** The basis of support for the bean plan is the cash cost of production in the current year plus 90 per cent of the average margin in the preceding seven years. Producers may enroll in any year prior to August 31 of that year.

**Honey:** The basis of support for the honey stabilization plan is 90 per cent of the previous seven year indexed moving average price of honey. Producers wishing to enroll must do so by June 1 of each year.

**Note:** A producer who commences production/marketing of a tripartite commodity may enroll in the appropriate plan by the deadline specified and be eligible for 100 per cent coverage. An established producer who has not enrolled in any of the plans may join at any time but may be subject to late entry penalties.

## Contact

local Alberta Agriculture district offices  
or

Red Meat Plans Contact:  
Central Program Support

Alberta Agriculture  
306, J. G. O'Donoghue Building  
7000 - 113 Street  
Edmonton, Alberta  
T6H 5T6  
Phone: 422-0137 or 1-800-232-9479 toll free  
or

Specialty Crop Commodities Contact:  
Central Program Support  
Alberta Agriculture  
9 Floor, Park Square  
10001 Bellamy Hill  
Edmonton, Alberta  
T5J 3B6  
Phone: 422-5879 or 1-800-642-3873 toll free

## Permanent Cover Program Program Description

The purpose of the Permanent Cover Program is to reduce soil deterioration on high risk lands presently in annual cultivation. These lands are not suited for growing annual crops and should be permanently converted to forage and/or tree cover.

This is a three year program and is one component of the Canada-Alberta Soil Conservation Initiative.

## Eligibility

Eligible lands are those which were under an annual crop or summerfallow since July of 1987 and which are rapidly deteriorating through erosion and other processes because of annual cultivation.

Farmers can use the per centage rating from the farm land assessment form to determine whether to submit an application. This form is available at the local municipal office and must be attached to the application. The lands eligible under this program will generally have a per centage rating of less than 28 per cent, other kinds of land may be eligible under certain conditions.

## Assistance

The Permanent Cover Program has three options and assistance varies with the option chosen.

**Option 1** – Conversion to permanent cover with no long-term obligation. Under this option a one time assistance payment of \$20 per acre is provided for seeding perennial forage on eligible lands. Option 1 is available to owners and renters who have written permission from the owner. Applications may be submitted at any time



during the term of the program which terminates on June 31, 1992.

**Option 2** – Conversion to permanent cover with a long term contract. This option is available to registered owners only. An additional one time payment can be added on to the \$20 payment under Option 1 if a landowner agrees to keep lands in forage for 10 to 21 years.

The amount of the Option 2 payment is determined through a bidding system. The bid system allows the owner to identify a price which should represent the amount of money required as a one time payment to change from annual cropping to perennial forage. Naturally, the lowest bids have the greatest chance of being accepted. All bids will be assessed after the December 1 deadline.

**Option 3** – Conversion to perennial cover through sale of land. Option 3 assists groups such as municipalities and conservation organizations in the purchase of cultivated marginal lands for conversion to other uses. It is not available to individuals.

## Contact

local Alberta Agriculture district office  
or

Agriculture Canada – PFRA  
203 Federal Building  
Lethbridge, Alberta  
T1J 0N8  
Phone: 382-3100

Agriculture Canada – PFRA  
2 Floor, Post Office Building  
Box 7047  
Peace River, Alberta  
T0H 2X0  
Phone: 624-3338

Agriculture Canada – PFRA  
2 Floor, Post Office Building  
Box 428  
302 Centre Street  
Hanna, Alberta  
T0J 1P0  
Phone: 854-4448

Agriculture Canada – PFRA  
Highway 16A East  
Box 1079  
Vegreville, Alberta  
T0B 4L0  
Phone: 632-2919

# Plant Disease and Insect Identification and Control Programs — Plant Identification and Weed Control Programs

The services provided include identification and control recommendations for plant diseases, insect infestations and weeds.

## Contact

local Alberta Agriculture District Office  
or

Alberta Environment Centre  
Bag Service 4000  
Vegreville, Alberta  
T0B 4L0  
Phone: 632-6767

Regional Crops Laboratory  
Horticulture Research Centre  
Brooks, Alberta  
T0J 0J0  
Phone: 362-5551

Regional Crops Laboratory  
Alberta Agriculture  
Box 7777  
Fairview, Alberta  
T0H 1L0  
Phone: 835-2291

# Seed Cleaning Plants

## Program Description

Authorized under the Agricultural Service Board Act, the Municipal Co-operative Seed Cleaning Plant program is designed to provide high quality seed cleaning and minimize the spread of weed seeds. Funds are provided, on a cost sharing basis, for establishment, upgrading, replacement and amalgamation.

## Contact

Cereal and Oilseed Section  
Field Crops Branch  
Alberta Agriculture  
Bag Service #47  
Lacombe, Alberta  
T0C 1S0  
Phone: 782-4641 or 423-4214

# Shelterbelt Tree Program

## Program Description

Under the policy governing this program, trees and shrubs of seedling size shall be distributed from the Alberta Tree Nursery. Trees will be supplied to farmers for farmstead shelterbelts, field windbreaks and roadside hedges.

## Eligibility

Farmers will be defined as those individuals who are primary producers of crops and livestock and this definition will be used to determine the acceptability of any particular applicant.

## Assistance

Charges for Alberta Tree Nursery and Horticulture Centre plants are as follows

Application Fee: \$25

Tall deciduous: Poplars and willows: \$0.24 each

Manitoba maple, green ash, burr oak, and white birch: \$0.40 each

Small deciduous: Mayday, chokecherry, Russian olive, sea buckthorn and red elder: \$0.36 each

Hedge plants: Caragana: \$0.12 each Lilacs, honeysuckle, dogwood, roses, buffaloberry, cherry prinsepia: \$0.32 each

Coniferous trees: Spruce, pines, larch: \$0.56 each

Conservation bundle: \$4.60 each

Applications will be accepted between June 1 and November 1.

## Contact

local Alberta Agriculture district office

# Soil Testing Service

## Program Description

The Soil Testing Service determines plant available nutrient contents, soil acidity, alkalinity, soluble salts and levels of elements such as aluminum and manganese. Recommendations for fertility and cultural practices are then made to the submitter.

## Contact

local Alberta Agriculture district office  
or

Director

Soil and Feed Testing Laboratory

Alberta Agriculture

8th Floor, 6909 - 116 Street

Edmonton, Alberta

T6H 4P2

Phone: 427-9150

# Alberta Career Development and Employment

## Alberta Business and Community Development Program (A.B.C.D)

### Program Description

This program supports project activities that use the skills of unemployed Albertans.

### Eligibility

Eligible employers include the private sector, municipalities and non-profit community associations. Priority will be given to employers who hire social allowance recipients.

Projects must provide a minimum of three full-time positions for at least six weeks to a maximum of twelve months.

To be eligible, prospective employees must be unemployed residents of Alberta for the past six months.

### Assistance

Reimbursement will be at a rate of \$5.00 per hour. Public sector employers may be eligible to receive up to \$125 per employee per week for other costs.

### Contact

nearest Alberta Career Development and Employment office

## Alberta Training Program

### Program Description

This is a training incentive program designed to assist Albertans to upgrade and develop job skills. Private sector employers may apply for assistance to train current or new employees who are at least 16 years of age. Employees must be permanent, full-time staff who are training on the job or in the classroom on a full-time basis. Immediate family members are not eligible.

### Contact

nearest Alberta Career Development and Employment office

## Employment Alternatives Program

### Program Description

This program provides individuals with the opportunity to gain work experience and training that will enable them to secure permanent employment.

### Eligibility

To be eligible a prospective employee's unemployment insurance benefits must have expired and/or they must be receiving social assistance. They must be legally entitled to work in Canada and must be hired on a full-time basis for a minimum of six months. Their position must not affect security or hours of work of present employees and the position must be filled after the application has been approved.

### Assistance

Employers will be reimbursed for 60 per cent of the wages paid with the maximum contribution being \$4.00/hour. The program will also cover 75 per cent of tuition costs for approved job related courses or external instructor costs for formal in-house training, to a maximum of \$1,000.

### Contact

nearest Alberta Career Development and Employment office

## Summer Farm Employment Program

### Program Description

The objective of the Summer Farm Employment Program (STEP) is to provide farm work



experience for Alberta youth from July 3 through August 31.

## **Eligibility**

Any full-time Alberta farmer is eligible to employ one youth under this program provided the employee is not a family member.

Applicants for employment must be at least 15 years of age, a resident of Alberta for the last six months and legally entitled to work in Canada. All youth must be employed for a continuous period and may not be otherwise employed while working under this program.

The employment of youth under this program must not eliminate, amend or effect the job security of any individual that would be employed if this program did not exist.

## **Assistance**

Wages for the employee will be negotiated between the youth and farmer and must be a minimum of \$660 per month. The government will be responsible for paying one-half of the employee's salary up to a maximum of \$330 monthly and the employer's contribution for C.P.P. and U.I.C. and W.C.B.

## **Contact**

nearest Agriculture Employment Service office

Box 1630  
Brooks, Alberta  
T0J 0J0

Rm. #209  
Post Office Building  
Lethbridge, Alberta  
704 - 4 Avenue South  
T1J 0N8

2003 McKnight Blvd.  
Calgary, Alberta  
T2E 6L2

Box 1660  
Drumheller, Alberta  
T0J 0Y0

Box 220  
Vegreville, Alberta  
T0B 4L0

Box 978  
Red Deer, Alberta  
T4N 5H3

4811 - 51 Street  
Wetaskiwin, Alberta  
T9A 1L1

Rm. 203 4901 - 50 Avenue  
Camrose, Alberta  
T4V 0S2

#9A, Dalton Square  
8103 - 127 Avenue  
Edmonton, Alberta  
T5C 1R9

10135 - 101 Avenue  
Grande Prairie, Alberta  
T8V 0Y4

# Alberta Economic Development and Trade

## Capital Loan Guarantee Program

### Program Description

This program enhances small business access to credit by providing guarantees to lenders. The program will offer small business a greater opportunity to grow and expand.

The Province of Alberta will provide a guarantee of 80 per cent of lenders' losses on new loans made to small businesses by participating lending institutions.

Guaranteed loans are anticipated to be available on June 26, 1989. Once it begins the program will run for two years or until allotted funds have been used.

### Eligibility

Corporations, proprietorships, partnerships and cooperatives are eligible if:

- total revenues or sales over the past fiscal year were \$5 million or less
- majority of shareholders or owners are residents of Alberta
- more than 75 per cent of employees are Albertans
- 50 per cent or more of income is derived from "active business income"

New loans, if they are made for construction, acquisition and improvement of fixed assets are eligible. New term loans to provide additional working capital are eligible if fixed assets or other forms of security acceptable to the lending institution are provided. Refinancing of an existing loan is not eligible.

Corporations, proprietorships, partnerships and cooperatives are eligible if:

- total revenues or sales over the past fiscal year were \$5 million or less
- majority of shareholders or owners are residents of Alberta
- more than 75 per cent of employees are Albertans

- 50 per cent or more of income is derived from "active business income".

Eligible loans to a maximum aggregate total of \$100,000 per eligible small business will qualify.

The lending institutions will determine repayment ability in accordance with normal lending practices. Interest rates, security requirements and the term of the loan up to a maximum of five years will be determined between the lending institutions and the business.

### Apply to

Application forms are available at participating chartered banks, credit unions, trust companies and Treasury Branches.

### Contact

Further information on this program can be obtained by calling 422-5155 in Edmonton or 1-800-642-3815 in all other areas of Alberta.

## Small Business Interest Shielding Program

### Program Description

This program will provide a measure of relief to eligible Alberta small businesses and farms from high interest rates.

The program will reduce business loan or farm operating loan interest rates to 14 per cent with a maximum interest shield of 5 per cent.

This program will run for two years from March 1, 1989 to February 28, 1991.

### Eligibility

Corporations, proprietorships, partnerships and cooperatives are eligible if:

- total revenues or sales over the past fiscal year were \$5 million or less
- majority of shareholders or owners are residents of Alberta
- more than 75 per cent of employees are Albertans

- 50 per cent or more of income is derived from “active business income”

Loans must be made by recognized lending institutions and only those loans on which over 14 per cent interest is being paid are eligible.

For farm businesses, the program shields the interest rate only on new or existing loans used to generate active business income, either as an operating line of credit, or as a loan having maximum maturity of one year used to purchase inputs required for the normal cycle of the current production year.

The maximum amount of a loan to which the interest shield will apply is \$100,000. However, the aggregate total of loans of the small business or farm must be at least \$5,000 to qualify for the interest shielding.

## **Apply To**

Application forms will be available at participating lending institutions including all chartered banks, trust companies, credit unions, Treasury Branches, Alberta Opportunity Company, Alberta Agricultural Development Corporation, Federal Business Development Bank, Farm Credit Corporation and Business Development Centres.

## **Contact**

Further information on this program can be obtained by calling 422-5155 in Edmonton or 1-800-642-3815 in all other areas of Alberta.



# Alberta Hail and Crop Insurance Corporation

The following programs are available under the authority of the Alberta Hail and Crop Insurance Act. Premium costs are shared between the federal government and individual farmers, with the province paying all administration expenses.

## All Risk Crop Insurance

### Program Description

This program is designed to stabilize farm income by minimizing, at the individual level, the detrimental economic effects of crop losses due to natural hazards such as drought, hail, frost, snow and grasshoppers.

### Eligible

All farmer-operators are eligible. Coverage is not available to landlords. Within the limits set by the program, farmers can select the crops they wish to insure and the level of coverage they desire. Honey is defined as a crop under this program.

### Assistance

Farmers may insure individual crops for 60 per cent or 70 per cent of either the average long-term yield in their district or their own yields under the Individual Coverage option. If production falls below that level then the farmer is paid for the shortage at the predetermined price. The program also includes benefits to cover acres unseeded or unharvested because of weather conditions. There is also a special hail endorsement to cover "spot losses".

## Forage Insurance

### Program Description

This program protects against losses to hay and pasture crops caused by drought. It does not cover losses due to such other natural perils as hail, frost, excess moisture (quality loss), pests or management. Individual producers may choose a dollar coverage based on their hay acreage (Plan A) or on their livestock numbers (Plan B). A

claim is paid when the calculated production falls below 70 per cent of the normal production for the quarter-township.

### Eligibility and Assistance

**Plan A – Insuring Hay Crops** – This insurance is available to those farmers with more than 20 acres of perennial grass or legume crops grown on dryland intended to be cut for hay, silage, etc. In 1989 the coverage ranged from \$10 to \$20 per acre in the areas which normally produced the lowest yields to \$40 to \$70 per acre in the more productive areas.

**Plan B – Insuring Livestock Numbers** – This insurance coverage is available to farmers and ranchers who possess 10 or more animal units. The level of coverage ranges from a minimum of \$60 to a maximum of \$150 per animal unit.

## Compensation for Wildlife Damage to Crops

### Program Description

The purpose of this program is to compensate individuals whose crops are damaged by wildlife (big game and game birds as defined under the Wildlife Act). Compensation for waterfowl damage is shared equally by the governments of Canada and Alberta. Compensation for damage from other wildlife is covered completely by the government of Alberta.

### Eligible

Compensation is available to all Alberta crop producers who suffer losses due to wildlife damage.

### Assistance

Each claim is subject to a \$25 appraisal fee which is refunded if a valid claim results. A claim will not be processed if the damaged area of the crop is harvested, if the crop damage is less than 10 per cent or if the compensation payable is less than \$100.

No compensation is paid on grazing lands or for crops that are baled, stacked or in granaries or bins.

Notice of damage will not be accepted if received more than 15 days after harvesting is completed in the area or before December 31 of the crop damage year.

Compensation is based on an assessment of damage as determined by an adjuster for the Alberta Hail and Crop Insurance Corporation. Compensation rates are determined annually by the federal and provincial governments in accordance with current levels of crop insurance and crop values.

## Contact

local Alberta Hail and Crop Insurance Corporation district office

or

Alberta Hail and Crop Insurance Corporation  
Bag Service 16  
Lacombe, Alberta  
T0C 1S0  
Phone: 782-4661

# Alberta Public Safety Service

## Emergency Planning and Response Program

### Program Description

The Emergency Planning and Response Program provides for the development and co-ordination of an overall provincial program of preparedness for response to emergencies and disasters. The program has several sub-programs operated under the various branches of the Disaster Services Division.

### Disaster Assistance Branch

The Alberta Disaster Assistance Program responds to extraordinary emergency operations and resulting restoration expenditures, and other financial burdens of loss and damage caused by a disastrous event.

Guidelines considered in assessing the need for assistance include:

- the losses and damages have been so devastating as to threaten the economic survival of an individual or business
- assistance would be in the public interest
- an unusual amount of non-insurable loss and damage has affected a number of people in a municipality
- events causing damage or loss were extremely unusual as classified by a competent authority
- the health, safety or welfare of the affected citizen have been at risk
- persons directly affected and/or municipal authorities acted prudently and appropriately to protect property and minimize damage when, and if, warning was given.

The program is intended to respond to communities, industries or individuals who may have to deal with a genuine emergency or the affects of a disastrous event which could not be prevented or reasonably insured against. Payments for damage to public property are conditional upon the municipality undertaking to

restore the damaged property to its pre-disaster condition.

There is no statutory entitlement to disaster assistance and the program is not designed to provide total compensation for all loss and damage. The program is designed to provide some assistance to aid the recovery from a devastating occurrence.

As this program shares recovery cost amongst all Albertans, there are control features to ensure that assistance is provided on a fair and equitable basis, and where warranted. This is achieved by on-site inspection and appraisal of all reported loss and damage, and a subsequent review of the circumstances by the interdepartment Disaster Assistance Committee. An information package is also provided to all applicants to explain how the program works, and the luxury items, recreational equipment and property, and insurables are specifically excluded for assistance.

### Contact

Alberta Public Safety Services  
10320 - 146 Street  
Edmonton, Alberta  
T5N 3A2  
Phone: 427-2772  
Attention: Managing Director

Dangerous Goods Division  
Executive Director

Disaster Services Division  
Executive Director

24 HOUR EMERGENCY DUTY  
CENTRE/COMPLIANCE INFORMATION  
CENTRE 1-800-272-9600 or 422-9600  
(Edmonton area)



# Alberta Transportation and Utilities

## Alberta Farm Water Grant Program

### Program Description

The program is designed to provide financial assistance to Alberta farmers and ranchers wanting to construct water transmission facilities for domestic and stock-watering purposes.

This program began in the 1985-86 budget year for a three year period. In April 1988, the program was extended until March 31, 1991. Funding during the 1989/90 fiscal year is expected to be limited.

### Eligibility

Individual and legally associated groups of farmers or ranchers may apply. Priority will be given to those groups or individuals showing a long-term need for improved water supply.

### Assistance

The province cost-shares with the farmers and ranchers on a 75/25 basis. The funding limit is based on \$20,000 per serviced farm unit, (\$15,000 from government sources and \$5,000 from the owner). Funding from other government sources, including the federal Prairie Farm Rehabilitation Administration (PFRA), is applied towards the provincial contribution, thus maintaining the owner's 25 per cent responsibility.

### Contact

Alberta Transportation and Utilities  
Manager, Rural Water Section  
1st Floor, Twin Atria Building  
4999 - 98 Avenue  
Edmonton, Alberta  
T6B 2X3  
Phone: 427-3021

## Alberta Rural Gas Program

### Program Description

The Alberta Rural Gas Program was established to make natural gas service available at a reasonable cost to farmers and other rural residents. Under the program, each participating gas distributor is granted a franchise for a specific area of the province. Grants are provided to distributors on behalf of their customers to reduce the cost of the main pipeline distribution system and keep individual services to a reasonable cost. The benefits of grant support are passed on by the distributors to their customers and result in lower fuel costs. All new customers who can be economically serviced are able to obtain a service at a fixed capital cost regardless of their distance from the existing distribution system.

### Contact

local rural gas distributor  
or  
Alberta Transportation and Utilities  
Twin Atria Building 3 Floor,  
4999 - 98 Avenue  
Edmonton, Alberta  
T6B 2X3  
Phone: 427-0130

## Assistance for Rental or Purchase of Fuel Oil or Propane Tanks

### Program Description

The purpose of this program is to offset costs associated with the purchase or rental of fuel oil or propane tanks for home heating purposes only.

### Eligibility

This assistance is available to all rural residents not served with natural gas who have a permanent residence either

- outside the boundaries of a franchise area or
- in a part of franchise area where a distributor certifies that natural gas is not or was not available at the time of purchase or of rental cost being claimed.

### **Assistance**

A tank purchased after April 30, 1973 is eligible for a grant in the amount of 40 per cent of the cost of the purchase price, up to a maximum of \$500.

A tank rented after April 30, 1973 is eligible for a grant in an amount up to 40 per cent of the cost of rental up to a maximum of \$500.

Proof of payment or annual rental is necessary for verification.

### **Contact**

Rebates Branch  
Twin Atria Building  
4999 - 98 Avenue  
Edmonton, Alberta  
T6B 2X3  
Phone: 422-1233

## **Primary Agriculture Producer's Rebate Program**

### **Program Description**

The purpose of the program is to provide a direct rebate of natural gas costs to consumers engaged in primary agricultural production.

### **Eligibility**

The program is available to producers engaged in the production of field crops, livestock and poultry operations, greenhouses, irrigation and grain drying as well as sod and peat moss farms and alfalfa processors.

### **Assistance**

The program rebates \$0.40 per gigajoule of consumption of natural gas over 300 gigajoules to a maximum of 10,000 gigajoules used by an applicant during a calendar year. The program is retroactive to January 1, 1982 and will terminate on December 31, 1990.

### **Contact**

Alberta Transportation and Utilities  
Rebates Branch  
Twin Agri Building  
4999 - 98 Avenue

Edmonton, Alberta  
T6B 2X3  
Phone: 422-1233

## **Remote Area Heating Allowance Program**

### **Program Description**

The program provides a rebate on propane and heating oil used for heating purposes, when natural gas service cannot be provided at an economical cost.

### **Eligibility**

The rebate is available to residents of areas not serviced by a franchised natural gas distributor or those within a franchised area who cannot be economically served.

Propane used for drying grain and in irrigation pumps is also eligible for rebate if natural gas is not available in the volume required or if the units must be portable.

Application for rebate must be received within two years of the date of fuel purchase. Forms are available from fuel dealers.

### **Assistance**

Applicants are eligible for a direct rebate up to 35 per cent on the purchase price of propane and heating oil up to 18185 litres (4,000 gals.) of propane or 12,275 litres (2,700 gals.) of heating oil or a proportionate combination of both each year.

### **Contact**

Alberta Transportation and Utilities  
Rebates Branch  
Twin Atria Building  
4999 - 98 Avenue  
Edmonton, Alberta  
T6B 2X3  
Phone: 427-0122

## **Rural Electrification Financial Assistance**

### **Program Description**

The purpose of the program is to provide financial assistance to farmers for electrical service.

## Eligibility

Assistance is available to all farm customers served by an electric utility company or rural electrification association.

## Assistance

Loans are available for the farmer's share of a new electrical service. Loans have an interest rate of 3 1/2 per cent and are repayable over 10 to 25 years. These loans are secured by a lien note.

The farmer is responsible for the first \$5,000 and one-half of the costs from \$10,000 to \$25,000.

Costs not assigned to the farmer are covered by an interest-free advance.

Loans and advances are limited to a maximum of \$25,000 per service.

For large capacity single and three-phase services, loans and advances are limited to a maximum of \$50,000 per farm entity.

## Contact

Alberta Transportation and Utilities  
Rural Electric Branch  
Twin Atria Building  
4999 - 98 Avenue  
Edmonton, Alberta  
T6B 2X3  
Phone: 427-8444



# Alberta Treasury

## Alberta Farm Fuel Distribution Allowance

### Program Description

The program is designed to assist Alberta farmers by reducing farm fuel expenses.

### Eligibility

Any person engaged in farming operations in Alberta. Application must be made to Alberta Treasury for a Declaration of Alberta Farmer form.

### Assistance

The price of purple gasoline, purple diesel and purple heating oil is reduced by \$0.09 per

litre. The farmer is also exempted from \$0.05 per litre fuel tax.

The reduction is made when fuel is purchased and is to be shown on the purchase invoice.

### Contact

Alberta Treasury  
Revenue Administration  
9811 - 109 Street  
Edmonton, Alberta  
T5K 0C8

Phone: 427-3004 or 1-800-262-9069 toll free

# Alberta Regional Information Telephone Enquiry (RITE)

For Alberta citizens the Regional Information Telephone Enquiry (R.I.T.E.) system provides a means to eliminate the delays and frustrations experienced by not being able to contact the right department or individual in government, the costs of long distance calls and the need to enter into an exchange of correspondence.

## **Eligibility**

Any Alberta resident who needs to access government agencies or personnel.

## **Assistance**

Individuals who wish to contact a government office or individual may avoid long distance

charges by placing the call through their local R.I.T.E. operator. If an individual does not know which department he or she should contact, R.I.T.E. operators will help them contact the correct department and where possible the correct individual within that department to answer their questions.

## **Contact**

Look for the R.I.T.E. number under Government of Alberta listing in local telephone directories.

# Agriculture Canada

## Advance Payments for Crops Act

### Program Description

The Advance Payments for Crops Act facilitates advance payments for crops.

### Eligibility

Canadian producer organizations.

Program applies to all storable crops grown in Canada, except wheat and barley grown in the area covered by the Canadian Wheat Board.

### Assistance

The legislation provides eligible producer groups with guaranteed loans with banks to make interest-free advance payments to their members who produce storable crops. The program:

- guarantees repayment of 98 per cent of the amount a producer organization borrows from a bank
- pays interest if the advances are made in accordance with the Act
- prescribes rate of advance per unit of crop, determines maximum guarantee, audits organization records, and reviews and approves monthly interest and default claims from organizations.

The rate per unit of crop is prescribed by Agriculture Canada. The amount of an advance cannot exceed one-half of the expected market price (per unit) for the crop in that crop year. Each individual producer may receive an advance up to \$30,000 maximum for all crops each year. Business organizations receive up to \$90,000.

### Contact

Agriculture Development Branch  
Agriculture Canada  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5 Phone: 495-4141

## Agricultural Products Board

### Program Description

The Agricultural Products Board is empowered to buy, sell, or import agricultural products; to store, transport, and process such products; to sell agricultural products to any country and to make arrangements for the purchase and delivery; or to purchase agricultural products on behalf of any government or agency.

The Board is able to sell products at prices lower than the purchase price thereof, plus handling, storage and transportation costs, when specifically authorized.

Programs are generally taken in support of market stabilization of agricultural commodities and are also undertaken to resolve specific marketing concerns when necessary.

### Contact

Agricultural Products Board  
930 Carling Ave  
Ottawa, Ontario  
K1A 0C5  
Phone: (613) 995-5880

## Agricultural Products Co-operative Marketing Act

### Program Description

The Agricultural Products Co-operative Marketing Act is a market development program designed to assist and encourage co-operative marketing of agricultural products.

### Eligibility

Eligible organization must be a co-operative association of producers, processors or selling agencies which have the support of the primary producers and markets the agricultural product under an eligible co-operative plan.



Most agricultural products are covered under the Act, including field, root and horticultural crops, livestock, poultry, milk products, and special crops, grain crops except for wheat grown in the area defined in the Canadian Wheat Board Act.

## Assistance

The Act, which became law in 1939, provides the authority for the Minister of Agriculture to enter into an agreement with a co-operative association, processor or selling agent (an organization which markets an agricultural product). This agreement guarantees to the organization: an initial payment to producers, and eligible processing, carrying and selling costs to a fixed maximum. This enables the organization to source product more efficiently, and market the product in a more orderly and systematic fashion throughout the season. In addition, the organization's financial obligations can be arranged to implement their marketing program. At the end of the agreement, if the actual average price is less than the initial payment plus the eligible costs, the government makes payment for the difference to the organization. Initial payment means the sum paid or credited for merchandise delivered, or money advanced to primary producers of an agricultural product to be marketed under a co-operative plan or agreement.

## Contact

Legislated Marketing Programs Division  
Farm Financial Programs Directorate  
Policy Branch  
Agriculture Canada  
Ottawa, Ontario  
K1A 0C5  
Phone: (613) 995-5880

or  
Agriculture Development Branch  
Agriculture Canada  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-4141

# Agricultural Products Marketing Act (APMA)

## Program Description

The Agricultural Products Marketing Act (APMA) aims to provide for the marketing of

agricultural products in inter-provincial and export trade.

The Act extends federal powers to provincial marketing boards in two areas:

**Inter-provincial and export trade** – when provincial marketing boards arrange the trade of their commodity across provincial boundaries and to other countries, it is necessary to receive an inter-provincial and export delegation of authority from the federal government. This delegation of authority gives, at the federal level, any or all powers which provincial legislation permits with regard to inter-provincial trade. The board can thus obtain for its producers the same benefits for inter-provincial and export trade as it does for inter-provincial trade.

**Levy** – provincial marketing boards can receive authority from the federal government to collect levies. These levies are applied to commodities moving inter-provincially or exported.

## Contact

Agriculture Development Branch  
Agriculture Canada  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-4141

# Animal Disease Eradication

## Program Description

Agriculture Canada has programs to control and/or eradicate certain diseases. Under these programs compensation is paid to herd owners for animals ordered destroyed or slaughtered to control disease. Specific programs exist for anthrax, tuberculosis/brucellosis and Newcastle disease in poultry.

## Eligibility

Owners of animals slaughtered for disease control purposes.

Assistance compensation generally corresponds to the market value of the animals, but there are maximum amounts applicable to cattle and horses destroyed under any particular area or herd disease program.

Domestic disease control programs help to keep Canadian livestock and poultry free from serious contagious and infectious diseases, including animal diseases which can affect people, such

as rabies. Some diseases like brucellosis and tuberculosis have been eradicated from Canada. A high priority is to maintain the capability to quickly eradicate serious exotic diseases, such as foot and mouth disease, should they accidentally gain entry into Canada.

**Note:** The Animal Disease and Protection Regulations contains information on the compensation that may be paid to owners of animals slaughtered for disease control purposes.

## Contact

nearest Agriculture Canada regional office

# Animal Disease and Protection Act

## Program Description

Regulations are intended to prevent the entry of serious livestock diseases by controlling the importation of livestock and livestock products; to control and eradicate livestock diseases (some of which are transmissible to humans) that are present in Canada; and to prescribe the qualifications for certification of livestock for export. Regulations affect manufacturers of veterinary biological products, auction markets and auctioneers, and interprovincial motor or air carriers of animals.

Regulations also control the transportation of livestock into, out of and within Canada for the purpose of ensuring they are transported humanely.

## Contact

Alberta Regional Office  
Agriculture Canada  
Animal Health Programs  
751, 220 - 4 Avenue SE  
Calgary, Alberta  
T2G 4X3  
Phone: 292-4328  
or

Agriculture Canada  
Animal Health Division  
Edmonton District Office  
Agriculture Canada  
11713 - 82 Street  
Edmonton, Alberta  
T5B 2V9  
Phone: 495-3075

# Biosystematics Research Centre

## Program Description

The Biosystematics Research Centre (BRC) conducts research on the classification of insects, mites, spiders, nematodes, vascular plants, fungi and non-medical bacteria. The Centre provides, free of charge, an identification service that is widely used by other government agencies, both federal and provincial, by universities, and by individuals.

The Centre provides research and taxonomic services on organisms important in production support and resource protection for two major Canadian industries, agriculture and forestry.

## Contact

For more information  
Biosystematics Research Centre  
Research Branch  
Agriculture Canada  
Ottawa, Ontario  
K1A 0C6  
Phone: (613) 996-1665

# Canada Agricultural Products Act

## Program Description

The Act establishes national standards for agricultural products and regulates international and inter-provincial trade therein. Through a formal agreement signed in 1970 and updated in 1985, Consumer and Corporate Affairs Canada (CCAC) is responsible for administration of the Act at the retail level of trade while Agriculture Canada is responsible at other levels.

Agriculture Canada is responsible for regulation development and amendment. CCAC is responsible for advising on and recommending consumer-oriented revisions, including the development of new regulations judged to be in the interests of consumers.

On reasonable grounds inspectors, may enter premises of a dealer, open and examine packages, take samples, examine and make copies of records and seize agricultural products by means of or in relation to which there is believed to be a violation.

Fines up to \$2,000 and/or one year imprisonment are provided for, depending on the infraction and manner of proceeding.

**Note:** All provinces have agricultural legislation which establishes product grades and conditions for sale applicable to inter-provincial trade. Except for those provinces having provincial inspectors (Ontario and Quebec), the CCAC inspectors at the retail trade level make observations in relation to the provincial requirements, take enforcement actions in those cases where gazetted to do so, and refer chronic problems to provincial authorities in those instances where prosecution is required.

## Contact

Alberta Regional Office  
Agriculture Canada  
Food Inspection  
Rm 815, Canada Place  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G4  
Phone 495-2800

or  
North District Office  
Food Production and Inspection Branch  
Agriculture Canada  
11713 - 82 Street  
Edmonton, Alberta  
T5B 2V9  
Phone: 495-3339

or  
South District Office  
Food Production and Inspection Branch  
Agriculture Canada  
752, 220 - 4 Avenue SE  
Calgary, Alberta  
T2G 4X3  
Phone: 292-5635

## Canada Plan Service

### Program Description

The Canada Plan Service provides plans for farm buildings and systems, and is administered by the Research Branch, CPS Design Centre, Engineering and Statistical Research Institute Branch of the Department of Agriculture.

The federal/provincial Canada Plan Service organization prepares construction plans, descriptive leaflets, and information bulletins. They show how to build modern farm buildings, live-stock housing systems, storage structures, and farmstead equipment for Canadian agriculture.

Leaflets describing the plans, and the plans themselves, are available only through provincial departments of agriculture.

## Contact

local district office of Alberta Agriculture

## Canadian Agricultural Market Development Initiative (CAMDI) and Production Development Assistance Initiative

### Program Description

The purpose of the Canadian Agricultural Market Development Initiative (CAMDI) and the Production Development Assistance Initiative (PDAI) is to encourage economic development in the Canadian agricultural and food products industry by providing financial assistance for selected production, market and human resource development activities.

The objectives of CAMDI are to promote the increased volume or value of Canadian food and agricultural products in domestic and foreign markets, and to encourage cost saving and other improvements in agricultural and food marketing systems.

The PDAI is designed to promote human resource development activities, particularly in the area of farm management, and to encourage the adoption of appropriate production practices and technologies in Canada.

CAMDI activities include:

**Market information** – to acquire new information required to help identify potential markets; to identify the potential for penetrating new markets; to identify opportunities and constraints to new market development; and/or to disseminate new market related information to industry.

**Market development** – to formulate and implement new activities designed to develop or expand markets, and/or to increase the value-added, for selected commodities.

**Physical infrastructure** – for the adoption and/or demonstration of new cost effective technologies for the handling, storing, distributing and processing sectors of the agri-food industry.

**Product development** – to encourage the development of new product categories so as to increase product diversification and value added in regions of Canada.

**Technology development** – for the identification, development or demonstration of new cost-effective technology.



## Contact

Agriculture Development Branch  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-4141

## Production Development Assistance Initiative

### Program Description

The primary objective of the Production Development Assistance Initiative is to encourage the growth and efficiency of a diversified livestock and crop sector in the Canadian agricultural industry.

### Eligibility

Commercial organizations, industrial associations, universities, provincial and/or territorial agencies are eligible. Selected producers, producer associations and non-profit organizations in the agricultural sector who have included in their objectives the promotion and improvement of Canadian livestock, or crops and/or the training and development of rural people are also eligible.

The program expires March 31, 1990.

### Assistance

Assistance will be in the form of financial contributions subject to specific conditions which may be determined by the Minister in support of:

- inter-regional agricultural shows
- regional and local agricultural shows
- 4-H clubs and other rural organizations
- organized agricultural groups
- organized producers of livestock and crops.

For all assistance a dollar limit of the Production Development Assistance Initiative contribution will be established at the time of approval of the application.

Costs considered eligible for financial assistance purposes are those which are directly incurred as a result of undertaking the project and will be made to the organization directly involved in the management of the project and subject to the specific terms and conditions established by the Minister.

Contributions will be made to selected agri-oriented organizations to assist in funding events; to assist livestock producers exhibiting at

local, national and international events; to assist in funding permanent improvements to the facilities of agri-oriented organization holding those events, to assist in the development, evaluation and demonstration of new crop and livestock production techniques and equipment, and to assist in the funding of activities related to the training and the development of rural people.

## Contact

Agriculture Development Branch  
Agriculture Canada  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-4141

## Agricultural Fairs and Exhibitions Assistance

### Program Description

The federal government assists agricultural fairs and exhibitions to encourage livestock shows where top quality animals can be compared with one another. This contributes to the strengthening of expertise among Canadian livestock breeders in the development and breeding of superior animals. It also assists in the development of Canadian agriculture through the improvement of livestock and the training and education of agri-oriented youth and adults. The program is a component of the Production Development Assistance Initiative.

The program expires March 31, 1990.

### Eligibility

Agricultural exhibition associations.

### Assistance

The following types of expenditures may be eligible for a contribution from Agriculture Canada to listed fairs and exhibitions: prize money contributions, permanent improvements, contributions with respect to judges fees and junior activities.

The director shall keep lists of fairs and exhibitions under the following classifications

- Winter and Spring fairs (prize money paid not less than \$5,000)
- Class "A" exhibitions (prize money paid not less than \$6,000)
- Class "B" exhibitions (prize money paid not less than \$3,000).

The fair or the exhibition must make an application to the director for a contribution by December 31 of the year preceding the fiscal year in which the contribution is to be made.

All claims for reimbursement of expenditures in this section must be received by March 1 of the fiscal year in which the contribution is to be made.

## Contact

Agriculture Development Branch  
Agriculture Canada  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-4141

## Financial Assistance to Organized Agricultural and Rural Groups

### Program Description

The federal government provides financial assistance to organized agricultural and rural groups which contribute to the development of Canadian agriculture and rural communities through the training and education of rural youth above and beyond the scope of Federal-Provincial agreement on 4-H.

This program is a component of the Production Development Assistance Initiative and expires March 31, 1990.

### Assistance

Payment of a contribution will cover the following costs:

- travel costs to and from the activity sponsored and accommodation
- achievement awards, prize ribbons and competition costs
- leadership training, personal growth sessions and manuals
- project development and update
- career development and counselling
- system of bursaries for international and national exchange programs and continuation of education in food production and marketing
- promotion and advertising material.

A detailed claim for reimbursement of expenditures in this section must be received by the Chief 4-H Officer by March 1 of the fiscal year in which the contribution is to be made.

## Contact

Agriculture Development Branch  
Agriculture Canada  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-4141

## Financial Assistance to Organized Producers of Livestock

### Program Description

The Financial Assistance to Organized Producers of Livestock is intended to encourage the development of foreign markets for breeding stock and to contribute to the strengthening of expertise among Canadian livestock breeders in the development and breeding of superior livestock by providing a forum for the interchange of ideas and technology. This program is a component of the Production Assistance Initiative.

### Eligibility

Breed associations incorporated under the Livestock Pedigree Act or groups of livestock producers organized to assist in breed improvement, technology exchange and/or promotion of Canadian breeding stock are eligible.

### Assistance

Payment of the contribution will be based on an estimated budget for the event submitted by the organization. Eligible cost may include:

- cost of freight assistance to livestock exhibitors showing livestock at the event based on approved cost for freight assistance to national exhibition
- cost of prize money for special livestock show associated with the event
- cost of technical seminars including speakers fees
- other special cost related to the attendance of foreign delegates.

The contribution approved will relate to the viability and economic impact of the breed or species in Canada, the established export potential, and the number of domestic and foreign participants forecast. The contribution will be on a 50 per cent cost-sharing basis to a maximum of \$50,000.

The applicant should provide the following supporting material:

- descriptive information outlining the history, interests and capabilities of the applicant organization
- full description of the event including proposed budget and expected number and kinds of participants
- brief description of how the activity or event contributes to the objective of this component, the Production Development Assistance Initiative.

All claims for reimbursement of expenditures must be submitted within three months following the completion of the activity or event or March 1 of the fiscal year in which the contribution is to be made, whichever is closest.

## Contact

Agriculture Development Branch  
Agriculture Canada  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-4141

## Inter-Regional Agricultural Shows

### Program Description

The federal government offers financial assistance to inter-regional agricultural shows which provide agriculture with an educational and promotional vehicle at their own expense, thus contributing to the provision of a valuable forum for the exchange of new technology and breeding stock and also providing an opportunity for urban visitors to learn about agriculture in Canada and for foreign visitors to assess and purchase Canadian livestock

This program is a component of the Production Development Assistance Initiative and expires on March 31, 1990.

### Eligibility

Inter-regional agricultural shows which in the opinion of the approval board are providing agriculture with an educational and promotional vehicle for the transfer of technology, information and genetic material.

### Assistance

Payment of a contribution will cover the following costs:

- additional labour costs, hiring technicians, students and casual labour
- materials such as displays and promotion
- administrative costs (eg. accounting, auditing payroll and maintenance directly related to the project) should not exceed 20 per cent of all other costs of the project
- minor equipment may be purchased if essential to the carrying of the specific project
- the maximum contribution under this component is \$200,000.

The applicant will provide a supporting statement including budget of proposed expenditures and a justification of how the expenditure will meet the objective of this component of the Production Development Assistance Initiative by December 31 of the year preceding the fiscal year in which the contribution is to be made.

A detailed claim of expenditures must be received by the Chief, Fairs and Exhibitions by March 1 of the fiscal year in which the contribution is to be made.

## Contact

Agriculture Development Branch  
Agriculture Canada  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-4141

## Crop Development Fund (CDF)

### Program Description

The Crop Development Fund (CDF) assists projects that demonstrate the commercial potential of crops, varieties, technologies, and/or production practices for a region. The Fund's purpose is to encourage the growth and efficiency of a diversified crops sector in Canadian agriculture. The Crop Development Fund is a component of the Production Development Assistance Initiative.

The program expires March 31, 1990.

### Eligibility Projects

Projects may involve a wide range of activities: improve the efficiency of production; test new crops or varieties in an area; utilize new cultural techniques and/or equipment; implement new production systems, and improve harvesting and handling methods. Projects should include only those crops which have a reasonable chance



for commercial success. Projects designed to establish a specific commercial production unit are not eligible for assistance under the fund.

Eligible applicants include: Commercial organizations, industrial or producer associations, universities or other non-profit organizations, and provincial or territorial agencies that are established legal entities in Canada. Applicants must have adequate financial resources and the necessary physical, technical and managerial capabilities.

## Assistance

Financial contributions, up to 50 per cent of eligible costs, are made directly to the organization managing the project and are subject to specified terms and conditions. Capital costs are not usually eligible. For all projects, a dollar limit to the CDF contribution will be established at the time of approval. The government's share of the project will not exceed \$750,000.

A notice of intent should be submitted before October 31 to ensure consideration for funding in the next fiscal year (April 1 to March 31). Applications received after this date may be considered if funds are available.

## Contact

Agriculture Development Branch  
Agriculture Canada  
Suite 810,  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5

# Farm Debt Review Act

## Program Description

The Farm Debt Review Act proclaimed on August 5, 1986, ensures that farm operations in financial difficulty or actually facing a farm foreclosure situation, have access to an impartial third-party review of individual farm circumstances and possible financing/re-financing options. A voluntary agreement between a farmer and his creditor(s) for mutually satisfactory arrangements will be sought.

The legislation provides for:

- a review process for farmers who are insolvent, and for those who are in financial difficulty but who are not yet insolvent
- a stay of proceedings by creditors while the review of the affairs of an insolvent farmer is being carried out. Farmers who

are in financial difficulty but not insolvent may also apply to the Board for a review of their financial affairs or assistance in reaching an arrangement with creditors. These cases will not involve a stay of proceedings.

- creditors to give farmers 15 business days notice of an action being taken against them.

The overall responsibility for the administration of the Act rests with the Farm Debt Review Boards (FDRB) that have been appointed in each province. The Boards work with farmers and creditors to help them reach mutually agreeable financial arrangements.

There are two types of applications: for an insolvent farmer and for a farmer in financial difficulty. Priority will be given to applications from insolvent farmers.

## Contact

Farmers may obtain application forms from agriculture development offices of Agriculture Canada and local FCC offices. Completed applications should be forwarded to:  
Chairperson  
Farm Debt Review Board  
Suite 805,  
9700 Jasper Avenue  
Edmonton, Alberta Phone: 495-4764

# Farm Improvement and Marketing Co-operative Loans Act

## Program Description

The Farm Improvement and Marketing Co-operative Loans Act (FIMCLA) is designed to increase the availability of credit to farming operations and farmer-owned marketing co-operatives, to improve farm assets, and strengthen production and financial stability. The Act is made up of two parts - Farm Improvement Loans and Farm Marketing Co-operative Loans.

## Farm Improvement Loans

### Eligibility

Individuals, partnerships, corporations or co-operative associations actively engaged in farming and operating the farm as a business with the intent of making a profit are eligible to apply.

## Assistance

Farm Improvement Loans may be made for:

- the purchase or installation of agricultural tools, implements and machinery of any kind
- the improvement, major repair or overhaul of agricultural implements, tools, equipment and machinery, when such costs are more than \$2,000
- the purchase, repair, addition or alteration of farm buildings or structures, roads and driveways
- the purchase of additional land for farming and related costs such as land transfer taxes, surveys, appraisals and legal costs
- the purchase, movement to and installing of complete or partially complete structures
- the purchase of livestock including poultry, bee stock and fur-bearing animals
- the purchase and planting of maple trees for maple syrup production, fruit trees, Christmas trees and ginseng, where the costs exceed \$2,000
- other farm improvement and development projects including fencing, drainage, irrigation, soil conservation, and breaking and clearing of land
- the refinancing or consolidation of loans made for any of the above purposes.

Farm Improvement Loans may not be made for improvements to the family dwelling, quota purchases of all kinds, short-term operating loans and loans for the purchase of short-term feeder livestock.

A farmer may have one or more loans at any one time to a maximum combined amount of \$250,000. Loans are based on up to 80 per cent of the value of the asset purchased. The maximum term over which a farmer may repay a loan is 15 years when the loan is to purchase additional land, and 10 years when the loan is for any other purpose. Repayment of loans may be made by installments that are payable at least annually.

## Contact

any chartered bank, Treasury Branch, Credit Union, trust, loan or insurance company designated in and approved under provisions of the Farm Improvement Loans Act.

## Farm Marketing Co-operative Loans

### Program Description

Farm Marketing Co-operative Loans are available to help improve farm income by encouraging value-added projects that result in increased financial returns to farmers through the processing of raw farm products that can be marketed over a longer period of time.

### Eligibility

Farm marketing co-operatives incorporated under the laws of Canada or of a province for the purpose of processing, distributing or marketing farm products on a co-operative basis. Each member or shareholder must, as an individual, be eligible for a Farm Improvement Loan.

### Assistance

Farm Marketing Co-operative Loans must be made for

- the purchase of land
- the purchase or construction of any building or structure
- the repair or alteration of, or making an addition to, any building or structure
- the purchase or repair of machinery or apparatus
- the consolidation or refinancing of the debts of the co-operative incurred for loan purposes described above.

A farmer-owned co-operative may have one or more loans at any one time to a maximum combined amount of \$3 million. Loans are based on up to 80 per cent of the value of the asset purchased. All loans exceeding \$250,000 must receive prior written approval of the Minister of Agriculture.

The maximum term over which a farm co-operative may repay its loan is 20 years for the purchase of land, or the purchase or construction of any farm building or structure, and 10 years for all other eligible purchases. Repayment of loans may be made by installments that are payable at least annually.

### To Apply

All chartered banks and Alberta Treasury Branches are authorized to make loans under provisions of the FIMCLA. Loans may also be obtained from credit unions, caisses populaires or other cooperative societies, trust companies, loan companies and insurance companies that

have been designated as lenders under the Act by Agriculture Canada.

## **Contact**

Additional information may be obtained from Agriculture Canada regional offices or from:  
Agriculture Development Branch  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-4141

## **Feeds Act**

### **Program Description**

The objective of the act is to monitor and control all livestock feed used in Canada to ensure that it is safe, wholesome and properly labelled so that consumer and livestock producers are protected against health hazards from residues and contaminants in livestock products and fraud in marketing.

Livestock feed is monitored for the presence of avoidable residues and unavoidable contaminants. Feed additive, nutritional, packaging and labelling standards are established and products evaluated for conformity to these standards. Livestock producer complaints are investigated concerning safety or economic losses directly derived from feeds, it is also part of a program whereby residues in consumer products are traceable.

## **Contact**

Plant Health  
Agriculture Canada  
Rm 815,  
Canada Place  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G4  
Phone: 495-2157

## **Fertilizer Act**

### **Program Description**

The Act was established for the regulation and control of agricultural fertilizers and supplements.

Enforcement of Act and Regulations is the responsibility of Agriculture Canada. Under a Memorandum of Understanding, CCAC is responsible for enforcing quantity provisions of this legislation

On reasonable grounds, inspectors may enter premises of a dealer, open and examine packages, take samples, examine and make copies of records, seize and detain articles believed to be in violation of the Act.

Fines up to \$2,000 and/or one year imprisonment and provided for, depending on the infraction and manner of proceedings.

Agriculture Canada officers carry out inspection and sampling of products subject to the Act and Regulations and take enforcement action when deficiencies are found.

## **Contact**

Plant Health  
Agriculture Canada  
Suite 815,  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G4  
Phone: 495-2157

or

Associate Director  
Feed and Fertilizer Division  
Plant Health and Plant Products Directorate  
Agriculture Canada  
1101 K. W. Neatby Building  
960 Carling Avenue  
Ottawa, Ontario  
K1A 0C6  
Phone: (613) 995-7900

## **Food Production and Inspection Branch**

### **Product Description**

Agriculture Canada provides an inspection and monitoring service covering a diverse range of products and processes.

## **Plant Health Programs**

**Seed Potatoes** – Agriculture Canada carries out compulsory inspection in the field, at harvest and during grading and shipping, conducts extensive post-harvest testing, and oversees the quarantine of potato pests and diseases.

**Seed** – the Department ensures that imported and domestic seed marketed in Canada pursuant to the Seeds Act and Regulations is safe, pure, viable, efficacious, accurately represented to maintain identity and avoid fraud, and certified to meet the requirements of importing countries. Staff also inspect pedigreed seed crops



in the field to preserve varietal purity, and grade, tag and seal the progeny.

**Feeds** – the Department helps assure the nutritional value and safety of all animal feeds. It monitors all feeds manufactured, sold and imported into the country; gives special attention to the safety of medicated feeds; investigates residues found in meats which may be related to feed and inspects feed manufacturing establishments.

**Fertilizers** – safe and effective fertilizers are vital to Canadian producers. The Department monitors all fertilizers manufactured, sold or imported into Canada; conducts regular sample inspections to ensure that the contents live up to the claims on the label; monitors legume inoculates, and investigates complaints related to fertilizers, soil conditioners and soil supplements.

**Pesticides** – without proper controls, pests could seriously damage Canadian agriculture. To ensure the safety and effectiveness of pesticides used on the farm, the Department carries out special surveys on pesticide user groups, e.g. aerial applicators; checks pesticides for safety and effectiveness through laboratory analysis of samples; carries out investigations to ensure that pesticides perform as advertised, and liaisons with provincial and other regulatory agencies. Agriculture Canada provides a toll-free service for information on pesticides. The National Pesticides Call Line can be reached at 1-800-267-6315.

**Plant Protection** – to prevent introduction and spread within Canada of foreign pests of agricultural and forestry crops, the Department inspects import consignments of plants, plant products and related material; it conducts surveys to detect the presence of plant pests and monitors their spread; it controls and eradicates significant plant pests. The Department also certifies plants and plant products for domestic and export trade.

## Food Inspection Programs

Dairy – the Department assures the highest quality products through

- registration and inspection of dairy product plants to ensure sanitation standards are met
- monitoring of imported and domestic dairy products
- inspection of marking, packaging, weights and composition
- monitoring the application of federal grades on butter and cheese.

**Fresh Fruit and Vegetables** – the Department promotes wider consumption and ensures the quality of fresh fruit and vegetables. In doing so, the directorate inspects fresh products that are imported, exported or traded inter-provincially; monitors labelling and standardization of packaging to ensure efficient trade operates a license system and a Board of Arbitration to settle disputes between dealers, and brokers to ensure the fair and orderly trading of fresh produce.

**Eggs and Egg Products** – to ensure the quality of eggs and egg products, the Department monitors the sanitation of egg grading stations and processed egg plants; conducts environmental sampling of plant air quality, equipment, premises and sanitation; monitors grading, packaging and labelling, and inspects imported, exported and domestic products.

**Processed Fruit and Vegetables** – Agriculture Canada administers and applies grades and quality standards for processed fruit and vegetables, honey and maple products to protect the interest of Canadian producers, handlers and consumers of processed products. To achieve these goals, the Department:

- inspects processed products that are exported, imported or traded inter-provincially
- registers all fruit and vegetable processing plants, honey and maple processing establishments, honey producer-graders and maple sugar bushes that ship product internationally and/or provincially
- inspects all registered plants and producers for sanitation and compliance with regulations.

**Livestock** – the Department's grading system for beef, veal, sheep and hogs has encouraged the production of top quality Canadian meats. The grade standards applied have directly increased the profitability of the Canadian livestock industry by encouraging leaner carcasses that yield more. Grading has helped set fair prices and provides for an orderly marketing system for producers and buyers.

## Contact

Alberta Regional Office  
Agriculture Canada  
Food Production and Inspection Branch  
Rm 815, Canada Place  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G4

Phone: Plant Health: 495-2157

Food Inspection: 495-2800

or

North District Office

Food Production and Inspection Branch

Agriculture Canada

11713 - 82 Street

Edmonton, Alberta

T5B 2V9

Phone: 495-5590

or

Calgary Regional Office

Food Production and Inspection Branch

Agriculture Canada

751, 220 - 4 Avenue SE

Calgary, Alberta

T2G 4X3

Phone: 292-5636

## Information – Agriculture Canada

### Program Description

Agriculture Canada carries out a broad public affairs program to inform Canadians about the policies, programs, research findings and activities of the Department.

### News Media and Public Services / Publications

The Communications Branch disseminates information through its news media services section (press, radio, television and films), through its agricultural enquiries section, which answers individual requests for technical information, and through publications covering a wide range of agricultural topics.

### Market Reports

The federal government issues reports daily, weekly, monthly, quarterly and annually on marketings of livestock, dairy products, eggs and other poultry products, fruits and vegetables, maple products, and honey. The figures, which are gathered from the principal centres of Canada, cover receipts at market, unloadings, and related matters.

### Contact

nearest regional office of Agriculture Canada

or

Agriculture Canada

Communications Branch

Ottawa, Ontario

K1A 0C7

Phone: (613) 995-8963

## Land Resource Research Centre

### Program Description

The role of the Land Resource Research Centre involves research, development and services related to Canada's land resources, which include soils, water and climate.

Emphasis is on the integration of information relevant to the interactions of soils, climate and hydrology, and to the seasonal dynamics of weather, land use and food production. The Centre has responsibility for the following programs: Soil Inventory, Canadian Soil Information System (CANSIS) and Crop Information Systems.

Soil inventory activities include survey and mapping of soil information. The Centre is also involved in the development of the Crop Information System by using techniques of remote sensing.

Reports and publications such as Agricultural Practices and Environment Conservation (1772/E), and Soil Conservation is Everybody's Business (5227/B), are available upon request, free of charge.

### Contact

More information on the services provided by the Centre is available by contacting the:

Land Resource Research Centre

Research Branch

Agriculture Canada

Ottawa, Ontario

K1A 0C5

Phone: (613) 995-5011 ext. 7871

Canadian Soil Information System (CANSIS)

or

(613) 995-5011 ext. 7784 Crop Information System

## Livestock Development – Record of Performance Program

### Dairy Cattle Improvement

This activity is coordinated by Agriculture Canada through the Canadian Milk Recording Board. This Board represents all official milk

recording organizations in Canada. Some 19,000 dairy producers with 830,000 cows are enrolled on either the ROP program, or producer or provincial milk recording programs. These programs provide information to herd owners for making herd replacement selection decisions based on analysis of economically important heritable traits.

This service is available in Alberta from:  
Alberta Dairy Herd Improvement Services  
14904 - 101A Avenue  
Edmonton, Alberta  
T5V 1A3  
Phone: (403) 453-5942

## **Beef Cattle Improvement**

This activity is co-ordinated by Agriculture Canada through the Record of Performance Program for Beef Cattle Improvement. This program provides herd management and genetic evaluation information to 2,000 enrolled beef producers for purposes of making herd replacement selection decisions based on analysis of economically important heritable traits. The program operates on microcomputers located across Canada in provincial government or producer association offices. Data is fed to the national database in Ottawa for annual reporting and subsequent genetic evaluations.

This service is available free of charge.

## **Swine Improvement**

This activity is co-ordinated by Agriculture Canada through the Record of Performance program for Swine Improvement. This program provides herd management, sow productivity and genetic evaluation information to 1,000 enrolled swine producers for purposes of making herd replacement selection decisions based on analysis of economically important heritable traits. The program operates on microcomputers located across Canada in provincial government or producer association offices. Data is fed to the national database in Ottawa for annual reporting and subsequent genetic evaluations.

This service is available at a nominal cost.

## **Sheep Improvement**

This activity is co-ordinated by Agriculture Canada through the Record of Performance Program for Sheep Improvement. This program provides flock management and genetic evaluation information to 1,000 enrolled sheep producers for purposes of making replacement selection

decisions based on analysis of economically important heritable traits. The program operates on microcomputers located across Canada in provincial government or producers association offices. Data is fed to the national database in Ottawa for annual reporting and subsequent genetic evaluations.

This service is available free of charge.

## **Livestock Development Market Information**

Agriculture Canada collects and distributes nation-wide market information and intelligence on the movement of agricultural products through Canadian agricultural marketing channels. The information covers marketing of livestock and red meat, poultry and dairy products.

These commodity programs provide a broad range of detailed information such as market receipts, movement between markets and provinces, prices, supply and global trade with Canada's trading partners.

The information is distributed by commodity through weekly, monthly, quarterly and annual publications and is available in computer-readable form through a public database.

## **Contact**

(for all areas of the program except Dairy Cattle Improvement)

Animal Industry Division  
Alberta Agriculture  
7000 - 113 Street  
Edmonton, Alberta  
T6H 5T6  
Phone: 427-2727

or  
Agriculture Development Branch  
Agriculture Canada  
Suite 810  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5 Phone: 495-4141

## **Pest Control Products Act Program Description**

This Act regulates products used for the control of pests and the organic functions of plants and animals.

On reasonable grounds, inspectors may enter premises of a dealer, open and examine packages, take samples, examine and make copies of



records, seize and detain articles believed to be in violation of the Act.

Fines up to \$1,000 and/or one year imprisonment are provided for, depending on the infraction and manner of proceedings.

The act covers inspection at all trade levels, as well as consumer and trader education.

## Contact

Plant Health  
Suite 815  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-2157

# Plant Quarantine Act

## Program Description

The Plant Quarantine Act is the enabling legislation for all plant protection activities in Canada, and its objective is clearly to prevent the introduction and spread of plant pests and diseases of quarantine significance into and within Canada, and to ensure that plants and plant products exported from Canada meet the phytosanitary requirements of receiving foreign countries.

## Contact

Plant Health  
Suite 815,  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G4  
Phone: 495-2157

# Research Centres, Stations and Experimental Farms

## Program Description

The Agriculture Canada Research Branch aims to improve the long-term marketability of agri-food products by decreasing units of costs of production, by increasing value added to food products, by diversification and by placing more emphasis on food safety and environmental quality.

## Eligibility

Canadian agri-food industry.

## Assistance

Agriculture Canada Research Branch carries out a broad program encompassing studies on animals, crops, soils, water, climate, pests and diseases of animals and crops, and products of animals and crops. It operates 45 research establishments across Canada consisting of research centres, research stations and experimental farms.

In an effort to increase co-operation between the agri-food partners (federal, provinces, universities and industry) and to promote technology transfer, the research branch is encouraging the joint use of specialized facilities and equipment and the development of formal co-operative research programs. Such programs can also include scientific and technical advice and secondment of personnel.

The research results are communicated by scientists to the scientific community through publications in scientific journals and participation in scientific symposia and conferences. Technology transfer is carried out through articles in trade and farm journals, publications and technical bulletins, participation in numerous national, provincial and local committees, collaborative research projects with industry and information sessions and on site demonstrations on specific subjects with clients' groups.

## Contact

More information on Agriculture Canada Research Branch programs and services is available by contacting:  
Agriculture Canada  
Sir John Carling Building  
930 Carling Avenue  
Ottawa, Ontario  
K1A 0C5  
Phone: 995-7084

Federal Experimental Farms are located in Alberta at: Beaverlodge, Lacombe, Lethbridge, Manyberries.

# Seeds Act

## Program Description

This is an Act respecting the testing, inspection, quality and sale of seeds.

Any reasonable time and on reasonable grounds, inspectors may enter any place to examine and open packages of seed, take samples, examine and make copies of records and seize or detain seed believed to be in violation of the Act. the agri-food partners (federal, provinces, univer

On summary conviction, violators are subject to a fine up to \$25,000 and/or one year imprisonment; on conviction on indictment, to a fine in the discretion of the court and/or to imprisonment for a term not exceeding five years.

Agriculture Canada inspectors visit seed selling establishments to check labels, take samples, examine records and generally ensure that seed meets the prescribed standards.

## **Contact**

Plant Health  
Suite 815  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G5  
Phone: 495-2157

# **Western Grain Stabilization Program**

## **Program Description**

The Western Grain Stabilization Program protects producers against extreme fluctuations in returns from year to year.

## **Eligibility**

Actual grain producers who operate farms in the Canadian Wheat Board designated area of Manitoba, Saskatchewan, Alberta, and British Columbia.

## **Assistance**

Under the program, net cash flow for each crop year (August 1 to July 31) is supported at the average of the net cash flow in the preceding five-year period. Net cash flow, for the purposes of the program, is the difference between overall cash receipts from western grain sales and the related cash costs of producing the grain intended for market.

Two separate measures of net cash flow are used to calculate whether or not payment is triggered for a specified stabilization period.

One measure compares total cash flow from eligible grain sales for the year under review with average cash flow for the immediately preceding five-year period. When this measure shows cash flow for the year under review to be less than the five-year average, a stabilization payment equal to the difference is issued to producers.

A second measure compares the "per unit" (tonne) cash flow for the year under review with

the average "per tonne" cash flow value for the immediately preceding five-year period.

Participating producers pay a specified yearly levy rate ranging from a low 2 per cent to a high of 4 per cent. The federal government's contribution equals the levy rate paid by producers plus an additional 2 per cent on all eligible producer proceeds.

Prior to the recent amendments, the program covered the seven main grains - wheat, barley, oats, rye, flax, canola and mustard seed - grown in the Canadian Wheat Board area (Alberta, Manitoba, Saskatchewan, and British Columbia). The recent amendments expanded the list of eligible crops to include triticale, mixed grain, sunflower seeds, safflower seeds, buckwheat, peas, lentils, faba beans and canary seeds.

## **Contact**

Western Grain Stabilization Administration  
Grains and Oilseeds Development Directorate  
Grains and Oilseeds Branch  
Agriculture Canada  
Ottawa, Ontario  
K1A 0C5 Phone: (613) 995-5880

or  
Western Grain Stabilization Administration  
Room 935, 303 Main Street  
Winnipeg, Manitoba R3C 3H5  
Phone: (204) 983-3384

# Canadian Dairy Commission

## Dairy Product Export Assistance Program

### Program Description

This program provides financial assistance to Canadian exporters and processors of dairy products and products containing dairy ingredients. The Dairy Product Export Assistance Program also provides assistance to processors for skim milk powder used in Canada in animal feed production.

The program encourages exporters and processors to develop dairy products and to sell them directly to foreign clients. In this manner, dairy products surplus to domestic requirements are exported directly thereby eliminating interest, storage and transportation costs which the Commission would incur if it purchased equivalent volumes of products and exported them.

### Contact

For more information on any of the programs listed in this section:

Alberta Dairy Control Board  
5201 - 50 Avenue  
Wetaskiwin, Alberta  
T9A 0S7  
Phone: 352-1231

## Dairy Support Program

### Program Description

The Dairy Commission's support prices for butter and skim milk powder effectively establish floor prices which influence prices for all dairy products in Canada. Provincial marketing boards and agencies set a range of prices which processors pay for various uses of industrial milk using the federal target prices as a guide.

In addition to playing a major role in the stabilization of dairy product prices, the Commission's Offer-to-Purchase Program facilitates the year-round provision of plentiful supplies of fresh dairy products for consumers.

The federal government pays for part of the cost of producing industrial milk and cream through a direct payment to producers at a uniform rate on qualifying milk shipments and on a limited amount of production for export markets.

The Government of Canada provides a direct payment of \$6.03 per hectolitre of industrial milk produced for domestic requirements.

## Offer-to-Purchase Program

### Program Description

Under the Offer-to-Purchase Program, the federal government pays for the carrying charges related to the transportation, warehousing and financing of skim milk powder purchased by the Canadian Dairy Commission up to the level of domestic requirements.

Producers are responsible, through levies collected by provincial marketing boards and agencies, for the financing of carrying charges associated with purchases of products for the export program, and for butter and skim milk powder manufactured from milk produced above domestic requirements.

### Cost

Producers are responsible for all costs, including carrying charges, of exporting dairy products made from milk produced in excess of domestic requirements. Funding is ensured through levies collected from producers by provincial marketing agencies and remitted to the Canadian Dairy Commission to cover the costs it incurs in the implementation of its international marketing program and of other programs approved by the Canadian Milk Supply Management Committee (CMSMC).



# Canadian Wheat Board

## Prairie Grain Advance Payments Program

### Program Description

The Prairie Grain Advance Payments Program is designed to encourage western grain producers to store wheat and barley immediately after harvest, and then market their grain through the Canadian Wheat Board when delivery quotas are available.

### Eligibility

Prairie grain producers.

### Assistance

The Board may make an advance payment to a producer in respect of a crop year for

deliverable grain (wheat and barley) prior to delivery to the Board.

The total amount that may be paid as advance payments shall not exceed \$30,000 for individual farmers; \$60,000 for partnerships or corporations made up of two persons; and \$90,000 for corporations of three or more persons.

Advances and interest are repaid through deductions from sales receipts for subsequent deliveries of grain.

### Contact

local elevator manager

# Energy, Mines and Natural Resources Canada

## Natural Gas Vehicle Program

### Program Description

The purpose of this program is to encourage the use of alternative fuels. Financial assistance is available from the government of Canada, with the assistance of the government of Alberta and the natural gas producers of Alberta, to purchase a new vehicle with a natural gas system or to convert a vehicle to run on natural gas.

### Eligibility

All corporations, individuals and organizations resident in Canada may apply except for federal government departments, agencies and some crown corporations.

All vehicles are eligible except

- off-road vehicles
- vehicles used 50 per cent or more outside Canada
- vehicles for which a previous federal contribution for natural gas or for propane conversion has been made.

### Assistance

The payment covers 100 per cent of eligible costs for materials to a maximum of \$500. The purchase of a natural gas fueled vehicle or the conversion to natural gas must be carried out between April 1988 and March 31, 1991. Used equipment and labour costs are not eligible. Costs can include fuel tanks, regulators, shut-off valves, carburetors and applicable hoses and clamps. Equipment must be purchased in Canada and all components must comply with Canadian standards.

Applications must be filed within one year of the conversion to natural gas.

### Contact

local natural gas utility

or

Energy, Mines and Resources  
Canada Programs Office  
9700 Jasper Avenue  
Room 610, Canada Place  
Edmonton, Alberta  
T5J 4C3  
Phone: 495-4035

# Farm Credit Corporation

## Long-Term Loans

### Program Description

The Farm Credit Corporation (FCC) provides long-term mortgage credit to assist farmers and those wishing to become farmers to purchase, develop, and maintain sound farm businesses.

### Eligibility

Individual farmers, beginning farmers, partnerships, farming corporations or farm co-operatives are eligible. Applicants must be of legal age with Canadian citizenship or permanent residency. Repayment ability and need for loan must be demonstrated.

### Assistance

FCC offers loans to farmers and to persons who plan to become full-time farmers within five years. FCC loans are available for purchasing farm land, farm equipment and breeding stock, or for any other purpose that will facilitate the efficient operation of the farm. Loans are also available to consolidate farm debts.

The loan limits are \$350,000 for one applicant and \$600,000 for two or more applicants. If there is an urgent need for funds, up to 30 per cent of the loan may be disbursed immediately upon loan approval.

FCC loans are secured by a mortgage on farm real estate alone or with chattels. It can be a first or subsequent mortgage, as long as the security offered is adequate. Life insurance is available under a group policy on a voluntary basis.

Fixed interest rate terms are for 5, 10 and 15 or more years with amortization periods of up to 30 years. Loan payments may be annual or semi-annual. Loans may be prepaid at any time without notice, but may be subject to a three-month interest penalty on the amount prepaid.

Interest rates on loans under the Farm Credit Act are adjusted periodically as market conditions and the cost of funds change. The current rates are:

5 year term: 13 per cent

10 year term: 12.75 per cent

15+ year term: 12.75 per cent

## Financial Counselling Service

FCC offers a free advisory service program to farmers who want to look at ways to improve the financial management, organization or planning of their business.

## Other Loans

FCC also offers the following types of loans:

### Shared Risk Mortgages

The loans are available for farmers who want flexibility while minimizing the risks associated with floating interest rates. The interest rate is set at 13.25 per cent and is adjusted annually but the increases or decreases are shared equally between FCC and the borrower. There is a ceiling of 2.5 per cent on any interest rate increases over the 6 year term of the mortgage.

### Commodity-Based Loan Program

These loans link payments to commodity prices. Farmers with 40 per cent or less equity are eligible for loans with an interest rate of 6 per cent, those with up to 55 per cent equity would get a rate half-way between the 6 per cent base and the going FCC rate for 10-year, fixed-term mortgages. Currently, this would be at 9.125 per cent. This program is available to Farm Credit Corporation clients who had loans with the Corporation before February 27, 1986.

This program expires as of March 31, 1991.



# Farm Syndicate Loans

The Farm Syndicates Credit Act aims to provide for the extension of credit to farm syndicates.

## Eligibility

A group of three or more farmers is eligible if the majority have farming as their principal occupation and they have signed an agreement with the Farm Credit Corporation.

Cooperative farm associations and certain farming corporations may qualify as syndicates for loans without the members entering into a formal syndicate agreement.

A number of factors are considered before a loan is approved:

- repayment ability of syndicate members
- actual need for a loan
- alternative sources of suitable credit.

## Assistance

The Farm Syndicates Credit Act provides the financial means for farmers to act cooperatively in overcoming the high cost of individual ownership of machinery, buildings and installed equipment that can be shared to mutual advantage.

A syndicate may borrow up to 80 per cent of the cost of farm machinery, buildings (including site and other improvements) and installed equipment to a maximum of \$15,000 per member or a total of \$100,000 whichever is the lesser.

The interest rate is based on the cost of funds to the Farm Credit Corporation and its expenses in servicing loans. Present annual interest rate is 13 per cent.

## How To Apply

An application for a loan should be made at your local FCC field office. FCC credit advisors will provide details if you wish to enquire about a loan.

## Contact

local Farm Credit Field office, located in:

Athabasca  
Barrhead  
Brooks  
Calgary  
Camrose  
Drumheller  
Edmonton  
Evansburg  
Fairview  
Falher  
Grande Prairie  
Hanna  
Lacombe  
Lethbridge  
Medicine Hat  
Olds  
Peace River  
Stettler  
St. Paul  
Vegreville  
Vermilion  
Wainwright  
Westlock  
Wetaskiwin

# Federal Business Development Bank

In addition to the programs listed below, the FBDB offers:

- Counselling Assistance to Small Enterprises
- A Financial Planning Program
- Management Video Clinics
- Venture Capital Division
- Business Management Courses and Seminars
- Information Sessions
- Newsletters and Publications of Interest to Business

## Contact

call 1-800-661-3977 to locate the nearest FBDB office in Alberta

## Assistance to Business in Canada (ABC) Handbook

### Program Description

The ABC Handbook (Assistance to Business in Canada) is a reference book containing details on federal government assistance programs to businesses. The handbook is also published in volumes containing provincial and territorial supplements on regional government assistance programs. It has been designed to serve the special interests of professionals such as lawyers, accountants, bankers and other business advisers by helping them better meet their clients' needs. Its contents were extracted from the FBDB's AIM (Automated Information for Management) database. Each government program is listed alphabetically and by department or agency in addition to having a cross reference to the AIM database for quick verification of the program's status. The Handbook is available for a moderate charge at local FBDB branches.

### Contact

local FBDB office

## Automated Information for Management (AIM)

### Program Description

AIM is an information database maintained by the FBDB on an ongoing basis to meet the needs of small and medium-sized businesses. It contains information on federal, provincial, and municipal government assistance programs for business; information sources; and references to industry regulations and educational programs. This information is stored in microcomputers located in each of FBDB's branches, and is retrievable through state-of-the-art software developed at the Bank. The microcomputers are interconnected with electronic communications throughout the FBDB's branches, regions and head office.

FBDB has also extended access to the AIM database to a limited number of information intermediaries referred to as external distributors. The Bank's objective is to make the contents of the AIM database available to as many small and medium-sized businesses as possible.

### Contact

local FBDB office

## Business Information Centres (BIC)

### Program Description

This is a toll-free telephone service provided on a regional basis through which FBDB responds to questions on financial and non-financial business assistance programs as well as to other information requests concerning business. BIC operates throughout Canada, free of charge. The Business Information Centres are all equipped with FBDB's AIM (Automated Information for Management) database to ensure quick access to reliable business information.

### Contact

the Business Information Centre nearest you

# Term Loans

## Program Description

FBDB offers term loans to finance many business proposals, including the purchase of an existing business. FBDB's term loans can also be used by customers to acquire fixed assets such as land, buildings, machinery and equipment. These loans can be offered at floating rates or at rates fixed for varying periods of time. Amortization can extend for longer periods depending on the nature of the financing, available security, repayment ability, etc. Floating interest rates can be switched to fixed rates at the borrower's request, for a nominal fee.

In some cases term loans can also be made to replenish or increase the working capital of a business when it has been depleted by recent capital expenditures. Working capital loans can also be granted to finance increasing sales.

FBDB attempts to structure the loan repayment terms according to the client's ability to repay. It offers a variety of methods, such as equal or graduated monthly payments of principal (straight line or stepped payments) or seasonal payments for businesses with revenues that vary greatly with the seasons.



# Prairie Farm Rehabilitation Administration (PFRA)

The Prairie Farm Rehabilitation Administration (PFRA) is a branch of Agriculture Canada working in the three Prairie provinces. It was established in 1935 as an emergency measure to provide for rehabilitation of drought and soil drifting areas in the Prairies through the promotion of systems of farm practice, tree culture, water supply and land utilization.

Today, as a permanent long-term measure, it provides technical and financial assistance to farmers, local governments and other federal and provincial agencies for soil conservation and water development projects. These projects continue to contribute to the economic well-being of the Prairies through the provision of a variety of programs.

PFRA field offices in Alberta:

PFRA Alberta Affairs Office  
Suite 1620, Canada Place  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4C3  
Phone: (403) 495-3307

PFRA  
203 Federal Building  
Lethbridge, Alberta  
T1J 0N8  
Phone: (403) 327-4340

PFRA  
#210 - 1865 Dunmore Road SE  
Medicine Hat, Alberta  
T1A 1Z8  
Phone: (403) 526-2429

PFRA  
P.O. Box 428  
302 Centre Street  
Hanna, Alberta  
T0J 1P0  
Phone: (403) 854-4448

PFRA  
214 - 4711 - 51 Ave.

Red Deer, Alberta  
T4N 6H8  
Phone: (403) 346-9060

PFRA  
P.O. Box 579  
Westlock, Alberta  
T0G 2L0  
Phone: (403) 349-3963

PFRA  
P.O. Box 7047  
Peace River, Alberta  
T8S 1S7  
Phone: (403) 624-3386

PFRA  
P.O. Box 1079  
Vegreville, Alberta  
T0B 4L0  
Phone: (403) 632-2919

## Community Pastures Program

### Program Description

The Community Pastures Program under the Prairie Farm Rehabilitation Administration (PFRA) has two major objectives:

- to make possible the removal of lands from unsuitable or unacceptable land uses and to facilitate improved land use through land rehabilitation, conservation, and management
- to utilize the resource primarily for the summer grazing of cattle while assisting in stabilizing small farms and providing breeding bulls to encourage high quality, long-term cattle production.

Community pastures allow farmers to supplement their own grazing lands and operate larger, more economical herds of cattle. To help improve the quality of Western cattle, a herd of high-quality bulls is kept for breeding purposes. Other services are provided on the pastures as required

and include inoculation, spraying, branding, dehorning and castration. While fees are charged for grazing and all services, they are tied to costs and are thus kept as low as possible.

Each pasture has a full-time manager overseeing its operation. In the fall, grazing spaces are assigned to eligible farmers for the following spring, with smaller producers being given priority for grazing space. The length of grazing period and number of cattle that will be pastured are also decided at that time. An advisory committee, elected by the patrons, reviews the allocation of grazing privileges on each pasture and suggests changes if necessary.

## Eligibility

- Applications must be received by pasture manager no later than November 1.
- Applications for pasture allocation quotas shall be for a minimum of ten head.
- An applicant must be of legal age and be considered a bonafide farmer.
- Applicants must winter their own cattle.

## Contact

nearest PFRA field office

# Rural Water Development Program

## Program Description

The Rural Water Development Program under the Prairie Farm Rehabilitation Administration (PFRA) provides technical and financial assistance for three types of projects:

- individual On-Farm Projects
- group Projects
- community Projects

## Individual On-Farm Projects

PFRA provides financial and technical assistance to farmers and ranchers throughout the Prairie provinces for the planning and construction of wells, dugouts, dams and irrigation projects.

## Eligibility

The following criteria must be met by all applicants to be eligible for this component of the program:

- The program is available to bonafide farmers and ranchers.

- Application should be made and approval for a project obtained before development or construction. Failure to comply could result in prospective recipients being ineligible for a contribution.
- Applicants must construct projects to standards and specifications provided by PFRA and/or various provincial government agencies.
- Projects requiring authorization from a provincial water licensing body, or any other provincial agency, must be approved before financial assistance will be provided.

## Assistance

Upon request, PFRA provides a variety of technical services to farmers to help develop reliable water supplies for domestic, livestock and irrigation uses.

A maximum contribution of \$1,650 is provided for water source projects such as wells, dugouts, or dams. A maximum contribution of \$2,200 is available for irrigation projects. Financial assistance will not exceed one-third of the project costs.

**Note:** The Individual On-Farm Project will be in effect from April 1, 1989 to March 31, 1990.

## Group Projects

PFRA provides financial and technical assistance to groups of five or more bonafide farmers or ranchers, each of whom represents a separate farming unit, for developing water sources for domestic, stock watering or irrigation use.

## Community Projects

PFRA will provide financial and technical assistance to legally incorporated rural communities such as towns or villages having a population of 300 or less, as determined by Statistics Canada. Assistance is provided for the development of municipal water supplies.

## Eligibility

The following must be met by all applicants to be eligible for these components of the program:

- Applications for group projects will be accepted from legally associated groups of farmers or ranchers or rural municipalities acting on their behalf. Indian bands can apply on behalf of the band or band farmers for group projects which serve an agricultural purpose.

- Applications for community projects will be accepted from legally incorporated rural communities (population of 300 or less), and from rural municipalities applying on behalf of a village or hamlet, which is not a corporate body.
- Applicants are required to enter into a legal agreement with Canada for the development of projects.
- Projects requiring the authorization or approval of a provincial water rights agency, or any other provincial authority, must obtain such approval before assistance will be provided.

## Assistance

(Applies to both Group and Community Projects)

Subject to available resources, PFRA will investigate water development alternatives for groups and communities. Assistance is available for the investigation, planning, survey, design and construction of water projects.

Subject to the availability of funds, PFRA will contribute up to 50 per cent of eligible costs for the development of water supplies for domestic, municipal, livestock and irrigation uses. Eligible projects include wells, dugouts, dams, pipelines, storage tanks, and tank loading facilities. Land costs and works related to treatment or distribution are not eligible.

## Contact

nearest PFRA field office.

# Shelter Belt Centre (PFRA Tree Nursery)

## Program Description

The Prairie Farm Rehabilitation Administration (PFRA) Shelter Belt Centre operates a Tree Nursery which provides tree and shrub seedlings as well as technical services (free of charge) to eligible applicants in the Prairie provinces. Transportation costs must be paid by the applicant when the seedlings are picked up. Seedlings are shipped late April to mid-May.

## Eligibility

Applicants and purposes eligible for tree shrub seedlings are:

- bonafide farmers and producers of primary agricultural products

- owners of rural small holdings in Alberta are eligible to receive caragana, Manitoba maple and green ash
- federal and provincial departments for planting on public, private or crown lands for conservation and reclamation plantings and for research purposes
- villages and towns may apply for seedling for other uses, such as schools and cemeteries, but must guarantee maintenance.
- charitable organizations, such as 4-H, Scouts, etc., for planting on land and serving the public without charge
- Indian band councils for plantings on reserves
- commercial enterprises, resort areas, and small holdings in urban areas are **not** eligible

All applications must specify the exact planting locations, certify that the plants will not be moved, sold or given to another party and authorize PFRA staff to inspect the planted trees at any reasonable time. All applications are subject to approval based on requirements stated and may be declined at the discretion of the department. While every effort is made to supply eligible applicants with the species and number of plants required, distribution is made on a first-come, first-served basis, and certain species are occasionally unavailable. In such cases, the Nursery makes the best substitution possible.

## Assistance

Planning assistance for farmers - Alberta applicants may receive planning assistance by submitting a scaled drawing of their planting area, indicating powerlines, municipal roads, farm buildings, soil problem areas, etc.

Public meetings and displays - the Nursery will provide speakers and slide presentations for farmers and other interested groups, on topics that include farm, field and roadside shelter-belts; conservation and wildlife plantings; species; planting designs, and maintenance practices.

## Contact

Prairie Farm Rehabilitation Administration  
PFRA Tree Nursery  
Indian Head, Saskatchewan  
S0G 2K0 Phone: (306) 695-2284

or

nearest PFRA office.



# Revenue Canada Taxation

## Cash Method of Reporting Income

### Program Description

Income from farming and fishing may be computed according to the cash method. Under this method, income includes all amounts received that represent business income (including collection of receivables from previous years) and a deduction is permitted for amounts paid that were deductible expense amounts (including payables incurred in previous years and not paid until the current year). A claim may also be made for a deduction of other costs, such as capital cost allowance.

This allows taxpayers added flexibility in the timing of reporting income and claiming deductions. For 1989 and subsequent years, however, there has been an amendment to the Income Tax Act that restricts a taxpayer's ability to create farm losses through the acquisition of purchased inventory. This restriction is termed mandatory inventory adjustment (MIA). This inventory adjustment will be required to either reduce or eliminate the farm loss to the extent that a farmer still has purchased inventory on hand.

### Contact

For more information contact your nearest District Taxation Office.

## Election to Capitalize Cost of Borrowed Money

### Program Description

**Borrowing costs for depreciable property** – Instead of deducting such items as borrowing costs, e.g., interest, etc., the taxpayer may add them (or part) to the cost of depreciable property in respect of which the expenses were incurred. This is primarily advantageous when a business is in the start-up period and revenues are small or non-existent. Instead of adding to losses which may expire (under the loss

carry-forward rules) before sufficient profits have been generated, such costs may be effectively deferred and later claimed as capital cost allowance.

Depreciable property is property in respect of which the taxpayer is entitled to deduct capital cost allowance in the year, whether or not he/she actually claims such a deduction.

### Contact

For more information, contact your nearest District Taxation Office.

## \$500,000 Capital Gains Exemption

### Program Description

Taxpayers disposing of qualified farm property, shares in a family corporation or interest in a family farm partnership can qualify for the \$500,000 capital gains exemption.

In order to qualify for the exemption, property acquired prior to June 17, 1987 must be used in the business of farming in the year of sale or in the case of real property (land and buildings) for a five year period prior to the sale.

For property acquired after June 17, 1987, the property must be owned for at least 24 months immediately before disposition to be eligible for the exemption. In addition, while so owned in at least two calendar years the farming gross revenue of the individual by whom the property was used, must exceed the net income from all other sources in the year for that person. Furthermore, that person must also be actively engaged on a regular and continuous basis in the business of farming.

This exemption is very important to the farming community as many farmers have experienced a relatively large increase in their asset values. All farmers should acquaint themselves with the rules and regulations of this amendment in order to successfully incorporate the exemption into their farm business or estate plan.



# Inter-Generational Transfers of Qualified Farm Property, Shares and Partnership Interests

## Program Description

To encourage the children of farmers to operate the family farm before or after the parent's death, special rules are provided under which a family farm may be passed from one generation to the next without immediate tax liability for accrued gains in its value. Similar rules apply for the transfer of shares of family farm corporations or an interest in a family farm partnership.

Tax that would otherwise have been payable in respect to the disposition is deferred until the owner subsequently sells the property outside the family. This intergenerational family transfer is only available if the property was used in an active farm business immediately before the transfer by either the parent, spouse, child or corporation or partnership of any of the taxpayers listed.

## Contact

For more information contact your nearest District Taxation office.

# Investment Tax Credit (ITC)

## Program Description

Corporations and individuals investing in qualified property are eligible. Credits apply to scientific research and experimental development and higher credits apply to investment in designated regions.

This provision permits the deduction from federal tax in respect of acquisition of qualified depreciable property to be used in manufacturing or processing, farming, fishing, logging, production of minerals, oil and gas, and the storage of grain.

These credits apply to both capital expenditures (machinery and equipment) and current expenditures (such as salaries of researchers).

Eligible expenditures are limited to \$2 million in each year as incurred by the taxpayer and all associated corporations.

Unused investment tax credit in respect of expenditure incurred after April 19, 1983, may be carried forward for ten years and back for three years.

## Contact

For more information, contact your nearest Revenue Canada District Taxation office.

# Revenue Canada Customs and Excise

## Excise Gasoline Tax Refund Program

### Program Description

A portion of the federal excise tax on gasoline equal to 1.5 cents per litre is refundable to eligible claimants who include farmers using gasoline for farming purpose.

For purposes of the excise gasoline tax refund program, the gasoline must be purchased for the sole use of an eligible claimant and not for resale. No refund is permitted on gasoline for personal use except for physically handicapped persons. Travel to and from work is considered personal travel and is not eligible for refund.

**Note:** Eligible claimants purchasing aviation gasoline must file an N15, Claim for Federal Sales and Excise Taxes, available from the local Excise office.

Time Limit Claims must be filed within 4 years if the gasoline was purchased before May 24, 1985. Purchases made on or after this date are subject to a two-year limit.

### Contact

For more information, or to obtain application forms, contact your nearest Regional Excise Office or Canada Post Office.

## Fuel Tax Rebate Program

### Program Description

The Fuel Tax Rebate Program provides relief to eligible persons in the form of a fuel tax rebate on gasoline or diesel fuel.

### Eligibility

Farmers, fishermen, loggers, miners, hunters and trappers who purchase gasoline or diesel fuel for commercial purposes, off-highway use, for sole use in qualifying operations, and not for resale.

### Assistance

There are two ways eligible users may participate. Eligible persons may apply for a Sales Tax Bulk Permit entitling them to obtain the fuel tax rebate directly from their supplier, where the supplier is authorized to grant the rebate directly. Otherwise, eligible persons must apply by filing an Application for Rebate of Fuel Tax with the Department.

The fuel tax rebate applies to gasoline type fuels for use in internal combustion engines other than aircraft engines, and to diesel fuel which includes any fuel oil that is used in compression-ignition type engines. There is no rebate on fuel oil that is intended for use and is actually used as heating oil.

The period of eligibility for the fuel tax rebate covers qualifying purchases of gasoline and diesel fuel made from December 1, 1984 up to and including December 31, 1989.

Effective April 1, 1988 to December 31, 1989 inclusive, the amount of the fuel tax rebate is as follows:

- For farmers, the amount of rebate is 8.5 cents per litre on gasoline only and remains at 7.5 cents per litre on diesel fuel
- For primary producers, other than farmers, the amount of rebate is 5.0 cents per litre on gasoline only and remains at 4.0 cents per litre on diesel fuel.

**Note:** Amounts of the fuel tax rebate for purchases made prior to April 1, 1988 are shown in detail on the FT-3 form, Claim for Rebate of Fuel Tax on Gasoline or Diesel Fuel.

The fuel tax rebate does not apply to gasoline or diesel fuel purchased for public highway use, non-commercial purposes, for resale, or for other than qualifying operations. The fuel tax rebate does not apply to gasoline or diesel fuel that is to be used under conditions for which the Excise Tax Act provides relief from the federal sales tax, such as diesel fuel for use in the generation of electricity.

Registered vendors are bulk fuel dealers certified by the Department to grant the fuel tax

rebate directly to Sales Tax Bulk Permit holder, and recover the actual amount of fuel tax rebate granted by filing an Application for Rebate of Fuel Tax with the Department.

Fuel tax rebate applications for amounts of less than \$200 should cover a six month period ending June 30 or December 31. The application may be submitted any time after the end of that period. Example: an application for \$150.00 covering the period January 1 to June 30, should be submitted as soon as possible after June 30th.

Fuel tax rebate applications for amounts of \$200 or more may be submitted at any time subject to a maximum of one application per month.

Eligible persons must submit an application for rebate within four years of the date if the gasoline or diesel fuel was purchased before May 24, 1985. If the gasoline or diesel fuel was purchased on or after May 24, 1985, application for rebate must be submitted within two years of the date of purchase. Purchases made prior to December 1, 1984 do not qualify for the fuel tax rebate.

Registered vendors must submit an application for rebate within four years of the date if the gasoline or diesel fuel was sold before May 24, 1985. If the gasoline or diesel fuel was sold on or after May 24, 1985, application for rebate must be submitted within two years of the date of sale.

## Contact

General enquiries should be directed to the nearest Excise Office. The identification number, telephone number, the application period, and the amount claimed should be included with all enquiries. Questions concerning applications already filed should be directed to:

Revenue Canada  
Excise Fuel Tax Rebate Program  
P.O. Box 345  
Ottawa, Ontario  
K1N 8V3

# Sales and Excise Tax Exemptions

## Program Description

Relief from sales tax is available for:

- Most goods purchased by farmers and fishermen to be used in their farming or fishing operations are exempt from federal sales tax.
- All federal sales and excise taxes on gasoline and diesel fuel for farm use were removed effective May 1, 1986.

## To Apply

For A Refund Refund claims are to be prepared on form N15 (Application for Refund/Deduction of Federal Sales and/or Excise Taxes) and supplement where required.

Excise memorandum ET 313 outlines the requirements to be met and the procedures to be followed in preparing and filing refund claims. The local Excise office provides forms and guidance in completing claims. There is no charge for this service.

## Contact

For further information on federal sales and excise tax exemptions, contact the nearest regional Excise office.

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